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AWARENESS OF TAKAFUL PRODUCTS AMONG NON-MUSLIM STUDENTS

AT OPEN UNIVERSITY MALAYSIA (OUM), KUALA LUMPUR



BY

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**Research Paper Submitted to
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Master in Islamic Finance and Banking**



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ABSTRACT

This research focuses on the awareness of takaful products among non-Muslim students at Open University Malaysia, Kuala Lumpur (OUMKL). It has intended to measure the level of awareness among non-Muslim towards takaful products which include understanding and perception of takaful products. This study examines the relationship between dependent and independent variable. Hypothesis relationships tested using cross-sectional survey from a sample of 100 respondents, which is consist of the non-Muslim students at OUMKL. All the data were analyzed using SPSS software by applying the Descriptive Statistics, T-test, One-way ANOVA, Pearson's Correlation and Multiple Linear Regression to achieve the research objective. The result shown, 98% of non-Muslim students have low level of awareness towards takaful products. Result revealed a positive relationship between awareness and understanding, awareness and perception as well as understanding and perception. These results reported in this research are useful to both industry and academics by providing relevant exploratory data about the awareness of takaful products. Besides that, this research should able to recommend some future research suggestion on how to improve the awareness of takaful products among non-Muslim consumer.

Keywords: Awareness, Understanding, Perception, Non-Muslim students, Takaful

ABSTRAK

Kajian ini memberi tumpuan kepada kesedaran mengenai produk-produk takaful dikalangan pelajar-pelajar bukan Islam di Open University Malaysia, Kuala Lumpur (OUMKL). Ia bertujuan untuk mengukur tahap kesedaran di kalangan bukan Islam terhadap produk-produk takaful yang merangkumi pemahaman dan persepsi terhadap produk-produk takaful. Kajian ini mengkaji hubungan antara pemboleh ubah bersandar (DV) dan pemboleh ubah tidak bersandar (IV). Hubungan hipotesis diuji menggunakan maklum balas kajian daripada sample 100 orang responden yang terdiri daripada pelajar-pelajar bukan Islam di OUMKL. Semua data dianalisis dengan menggunakan perisian SPSS dengan menggunakan Statistik Deskriptif, T-Test, Anova, Korelasi Pearson dan Analisa Regresi Linear untuk mencapai matlamat penyelidikan. Hasil kajian menunjukkan bahawa 98% pelajar bukan Islam mempunyai tahap kesedaran yang rendah terhadap produk-produk takaful. Keputusan dari kajian ini, menunjukkan hubungan positif antara kesedaran dan pemahaman, kesedaran dan persepsi serta pemahaman dan persepsi. Hasil kajian ini berguna untuk kedua-dua industri dan ahli akademik dengan menyediakan data penerokaan yang relevan mengenai kesedaran produk takaful. Selain itu, kajian ini dapat memberikan beberapa cadangan untuk penyelidikan masa depan mengenai bagaimana meningkatkan kesedaran produk takaful di kalangan pengguna bukan Islam.

Kata kunci: Kesedaran, Kefahaman, Persepsi, Pelajar Bukan Islam, Takaful

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
BNM	Bank Negara Malaysia
DV	Dependent Variable
IV	Independent Variable
GCC	Gulf Cooperation Council
MTA	Malaysia Takaful Associate
MIFB	Master of Islamic Finance and Banking
OUMKL	Open University Malaysia, Kuala Lumpur
SPSS	Statistical Package for Social Science
UAE	United Arab Emirates
UUM	Universiti Utara Malaysia



CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter will explain the background of the study. Then, further the study with the problem statement, research question, research objective, scope of study, significant of study, scope and limitation of the study, and organization of the research. Finally, at the end of the first chapter will present the conclusion of the chapter.

1.2 Background of Study

The takaful system originated during the ancient Arab tribe's tradition and the Prophet's companions (Isa, Abd Rahim, Naim, & Wahab, 2017). According to (Swartz & Coetzer, 2010), Muhajirin of Mecca and the Medina's Ansar have recognized the practices of takaful. Takaful practices based on the concepts of *aqilah* means payment on blood money by the whole tribe (Rastogi, Johansen, & Menné, 1996). Thus, Islam accepted it because of the principle of mutual compensation and joint responsibility (Billy, 1998)

Takaful defined based on *ta'awun* ideas, which implies the principles of mutual helps or cooperation. Allah S.A.W in the Holy Quran as in the verse below has highlighted this concept:

"Help (ta'awun) ye one another in righteousness (birr) and piety, but help ye not one another in sin and rancor, fear Allah, for Allah is strict in Punishment." (Al-Quran, 5:2)

The Prophet (p.b.u.h) also praises such had encouraged all Muslim to help those in need. He had mentioned in a hadith:

"Whosoever removes a worldly hardship from a believer, Allah will remove from him one of the hardships of the hereafter. Whosoever alleviates the needy person, Allah will alleviate from him in this world and the next." (Translation of Sahih Muslim, Book 32, No.6250)

Besides practicing the good deeds, ta'awun also strengthen the relationship between Muslims and eliminate within the Muslim community. The prophet Muhammad (p.b.u.h) had strongly emphasized on these in His hadith which been Narrated by Bukhari 810-870 and Muslim Ibn al-Hajjaj.821-875

"The place of relationships and feelings of people with faith, between each other, is just like the body; when one of its parts is afflicted with pain, then the rest of the body will be affected."

According to the Abdullah (2015), the fundamental idea of takaful is to share the risk among all the members concerned and to assist each other, in particular those suffering from misfortunes. In other words, takaful is based on the concepts of mutual protection, shared responsibility, mutual assistance and brotherhood.

In addition, takaful is an Islamic insurance which fully applying Syariah law in the insurance system. Takaful concepts are to encourage the compensate or refund any loss or damage and also the concepts of takaful are different with insurance which the concept are rejected by Syariah law due to the element that prohibited in Islam. It consists of uncertainty in the insurance scheme when the insurance policyholder "buys" or "pays ", if there is no loss where the policyholder gets nothing to reimburse. If any loss or damage happens, the policyholder will get the return or reimburse in the different amounts. Other elements that prohibited insurance is gambling (*maysir*) and usury (*riba*), where insurance funds are invested in interest-bearing securities (Kamil & Nor, 2014).

According to Fauzi et al. (2016), takaful is a word from an *Arabic* term which is "*kafala*" with the meaning is joint guarantee. Furthermore, based on "Islamic Financial Services Act 2013", takaful means contribution fund between parties in mutual trust, which is takaful holder, agreed to contribute fund to other takaful members in the event of pre-agreed events. Besides, in previous Malaysia Takaful Act 1984, section 2 defines "takaful as a scheme based on brotherhood, solidarity and mutual assistance" (Bank Negara Malaysia, 1985).

In other words, takaful is a joint arrangement in which all members Contribute to a pool with their premium funds and agree to offset each other for those members who are at risk. Concepts in takaful are generally agreed by Muslim jurist it because it's involved with halal concepts which takaful (joint venture or mutual assistant) and is *tabarru'* (donation or contribution) are embedded in it (Matsawali et al, 2012).

Now day takaful systems have been widely accepted all over the world with numerous countries had promoted this system to replace with conventional insurance. Nevertheless, there are positive developments that shown globally, the takaful industry is still show weak and not up to par. Hence, the foreign jurisdiction had offered takaful operators several regulatory authorities and guidelines to increase people confidence and trust towards takaful industry (Khaleej Times Business, 2019).

According to the Malaysia Takaful Associate (MTA) statement, takaful performance 2018-2017 have shown the rose in business contribution with increased to 15.2% in 2018 compared to 14.8% in 2017. This also means the takaful industry has provided a sum of RM834.2 billion of takaful protection, which is up to 11.8% from 2017. General takaful sector also shows good productivity of 8.9% with a gross contribution of RM2.79 billion compared to RM2.56 billion in 2017 (The Edge Market,2019).

As the amount of takaful career opportunity in Malaysia and globally has grown tremendously, the takaful industry has become more diverse worldwide and locally. For example, in nations like Malaysia, Indonesia, Singapore, and Brunei, the takaful market demonstrates powerful development. Meanwhile, the takaful sector in the Middle East is concentrated in Saudi Arabia, Bahrain, Iran, Qatar and Iran with the opening of new takaful activities in Egypt, the UAE and Kuwait (Arifin, Yazid, & Sulong, 2013).

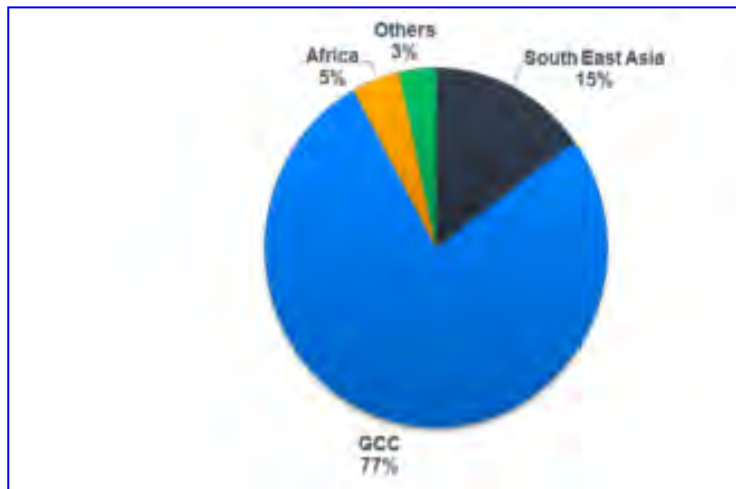


Figure 1.1 Percentage of country
Source: Milliman Research Report 2017

Figure 1.1 has shown the percentage of the country that accepting takaful system, which include GCC country (Bahrain, Kuwait, Oman, Qatar, UAE and Saudi Arabia), South East Asia (Malaysia, Indonesia, and Brunei), Africa (Sudan, Egypt, Kenya, Gambia and Tunisia) and others (Bangladesh, Pakistan, Turkey, Sri Lanka, Syria, Yemen and Jordan).

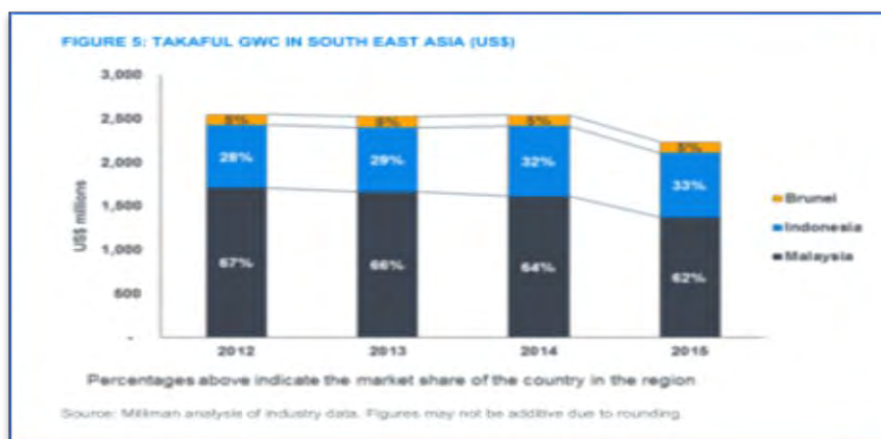


Figure 1.2 Percentage of GWC
Source: Milliman Research Report 2017

In figure, 1.2 represents the percentage of GWC in South East Asia, which focus on the three-country: Brunei, Indonesia, and Malaysia. As depicted in figure 1.2, Malaysia recorded as the largest country with the takaful market share starting 2012 until 2015 with more than 60% share each year. This followed by Indonesia and Brunei with 28%-33% and less than 10% takaful market share for each country over the study period. However, in 2015 takaful market shares in Malaysia demonstrated negative growth with 62% compared to 2014 with 64% market share had recorded. Meanwhile, the other two countries still show positive increased in 2015. In terms of the local currency, the takaful markets of Malaysia and Indonesia continue to show favourable development of 5% and 3% respectively in 2015 (Ismail et al, 2017).

According to (Norunnajjah Ahmat & Mohd Safari Sarodin, 2016), the development of the takaful industry is growing rapidly with various advancement including the increasing number of operators, fund growth, and increased response from the Islamic community in particular. This growth in the takaful system proved that it is reliable and been accepted by the Malaysia people even though it is a new system in the industry. However, competition between the conventional systems is still high and the operator needs to be creative in encouraging people to understand more on the benefits of takaful system.

After more than 30 years in the industry, takaful performance has shown impressive developments as a result of non-Muslim awareness of the importance and advantages of takaful. With the growing takaful industry assets shows that takaful has a bright future to strengthen the country's economy. Takaful industry should attract more Muslims and non-Muslims to engage in takaful, the numbers continue to improve the

economy of the participants themselves through the distribution of profits and zakat payments through the takaful operator (Elias, 2015).

According to MTA Chairman, takaful awareness still low percentage of the Malaysian population having takaful 15.2% despite a Muslim population is 60% (The Edge Market, 2019). A research by Swart & Coetzer (2010), takaful product has attracted non-Muslim attention. Unfortunately, the interest non-Muslim and the Muslim supporting provided are not fully enough to increase the knowledge and awareness to increase takaful industry growth.

Therefore, the objective of this study is to examine the level of awareness of non-Muslim students towards takaful products. Also, this research aims to provide more information to non-Muslims and Muslims community about takaful in providing understanding and exposure to better and profitable products compared to conventional insurance companies.

1.3 Problem Statement

Islamic finance has created two names that are primarily Islamic banking and Islamic (takaful) insurance. This research will concentrate on takaful because researches on Islamic banking towards non-Muslim have seen many compared to takaful products. Takaful is not new things among Malaysian, it has been established since 1984 and takaful has achieved good performance from the same year as a conventional increase. According to MTA, production had shown increased the momentum in 2018 by showing the higher takaful protection value, which is RM324.2 billion

compared to 2017 with RM283.1 billion. Generally, the takaful industry increases 4.6% with 699,532 new certificates holder from 668,657 new certificates issued in 2017. However, according to MTA chairman, Muhammad Fikri Mohamad Rawi says that the number penetration of takaful protection among and awareness of takaful among consumer in Malaysia are still low (Alias, 2019)

There were 12.56 million insurance policies in Malaysia at the end of 2015 and takaful showed development as quickly as 8.3% in 2013. Takaful industry performance still cannot compete insurance company because of the slow development and growth of agency distribution, and lack of understanding and awareness towards takaful products, and consumer unwilling to change insurance to takaful products (The Star, 2 May 2016)

Besides, the takaful industry in Malaysia has a wider market among Muslim society because Malaysia has the highest number population of Muslim other than others religion. In Malaysia, Muslim society average 69.1% and non-Muslim average 30.9% (Department of Statistics Malaysia, 2018). This supported by previous research, although Malaysia has a lot of Muslim population compared to other religions, but Muslim societies in Malaysia are still not ready for the services offered by takaful companies (Zainal, 2013). In this result, it shows that takaful industries need to focus on takaful acceptance among Muslim society to increase the awareness of non-Muslim society.

In the previous research, awareness on Islamic banking and finance among the non-Muslim in Malaysia shown that most of non-Muslim respondent acknowledge the system without knowing in the detail about the products and service inside it (Ling, Ling, Pey, & Hui, 2012). This scenario happened because of the misunderstanding among the non-Muslims society towards the takaful products and the *Arabic* terms that been used in it. The non-Muslim consumer still has lack of knowledge either in Islamic banking or takaful.

Besides, the non-Muslim community in Malaysia is still doubtful of Islamic products and service. Most of them believe that the Islamic finance institutions are only for the Muslim community and they still cannot distinguish between Islamic and conventional institutions. It supported in previous study by Salamon & Ismail (2006), which stated that most of the non-Muslim acknowledge Islamic banking and finance system introduced for the Muslim community alone. Also, despite the positive growth in takaful industry, the public is lack of exposure on the products and services provided by Islamic banking & finance system” by assuming what it has offered in the conventional banking products in not available in Islamic banking.

Most of the study previously has focused on Islamic banking system without emphasizing on the awareness and understanding towards the takaful products. Hence, due to the lack of documentation on that, this study conducted to investigate the awareness, understanding and perception of takaful products among the non-Muslims.

1.4 Research Question

The key research questions to be addressed are as follows:

- I. Is there any significant difference of demographic factor (age, gender, Religion, marital status, highest educational level, monthly income and occupation) and awareness of non-Muslim students in OUMKL towards takaful products?
- II. To what extent the level of general knowledge among non-Muslim students at OUMKL toward takaful products.
- III. Is there any relationship between awareness, understanding and perception among non-Muslim students in OUMKL towards takaful products?
- IV. Is there any significant predictor towards variance of takaful awareness among non-Muslim students in OUMKL?

1.5 Research Objective

The objectives of this study are as follows

- I. To examine the significant difference of demographic factor (age, gender, religion, marital status, highest educational level, monthly income and occupation) and awareness among non-Muslim students in OUMKL towards takaful products
- II. To examine the level of general knowledge among non-Muslim students at OUMKL towards the takaful products.
- III. To investigate the relationship between awareness, understanding and perception among non-Muslim students in OUMKL towards takaful products.

- IV. To explore the significant predictors towards variance of takaful awareness among non-Muslim students in OUMKL.

1.6 Significant of Study

This research focuses on the awareness, understanding, and perceptions that influence the awareness of non-Muslim students towards takaful products. Malaysia is a multi-racial country, which is Muslim, Hindu, Christian, Buddhist and others. Statistics Muslims in Malaysia is average 69.1% (20.7 million) and non-Muslims 30.9% (8.99 million) (Department of Statistics Malaysia, 2018). Therefore, takaful is not focused on Muslim society only but is also offered to the non-Muslim society.

This research, directly and indirectly give benefit to parties that involved in takaful industry, by knowing the factors of influencing non-Muslims in Malaysia towards takaful product, takaful company could design and set up different marketing campaigns for non-Muslims based on the level understanding and awareness. Besides, the takaful operator should give early understanding and knowledge about takaful at the level of school. Early consciousness will have a good impact on the future

This study will bring the new awareness, understanding, and perception to non-Muslim towards takaful industry. They will have an idea of takaful concepts and can differentiate between takaful and insurance products.

Lastly, the significance of this study also will help the student in the future especially those who want to pursue their study that related to takaful. The higher education institution can use this research as a benchmark in having better Islamic finance and banking course in the future. For instance, narrow the gap between real practice and theory that have been taught in the class, so the student will have better knowledge in the future.

1.7 Scope and Limitation of Study

The scope of the study will focus on the awareness of non-Muslim students at Open University Malaysia Kuala Lumpur towards takaful products. OUMKL is the first institution in Malaysia that introduces Open Admission System and also implemented Open and Distance learning methods (ODLs) with target working adults who desired for higher education. All non-Muslim respondent selected with different age, occupation, position level and as well as education level. Furthermore, this studies to determine the level of awareness, understanding, and perception of non-Muslim towards takaful products.

There are some limitations of the study to complete this research. Among the limitations faced is about the limitation to get information from OUMKL, time limitation, limited of data collection and limited of the respondent.

Firstly, limitation to get information from OUMKL. Researchers need to follow all the procedure and guideline to get authorization to distribute the questionnaire. OUMKL management was strictly to share the information and data of students

OUMKL because it considers as private & confidential. It takes quite a while, as it is necessary to meet with many parties such as the registrar division, the Centre of research and innovation, and the student's affairs department.

Secondly, time limitation. It is because time given is limited to complete the research. The period for this study within 4 months in order to finish this study within the time and researcher has to discipline well to complete this research in one semester. Other than that, researcher has short time to collect data from OUMKL students due to upcoming final exam week.

Thirdly, limited of data collection. Data collection, data analysis and review of the previous study to support the statements in this research are quite limited and focus on just a few specific perspectives.

Lastly, limited target respondents. This research was target more than 201 respondent to answer the question but the researcher only able to get 100 respondents from there. The reason for lacking respondents because not all students enrolled at the current semester and most students are busy preparing for final exam week.

1.8 Organization of Study

Chapter 1: This chapter is about the background of the study, research problem, research question, research objective, the significance of the study, the scope of the study as organizing of remaining chapter.

Chapter 2: This chapter contains the literature review with a focus on previous research. It discuss on the awareness, understanding and perception of takaful product among non-Muslim students at OUMKL.

Chapter 3: This chapter explain the framework and its states the hypothesis. Furthermore, it provides the methodology used where the research design, sampling, measurement of variables, questions development, pilot study, data collection method for this study as well as data analysis regarding the place or the area that will be done. In addition, this chapter is about how the questions will be developed and it will be tested whether it can proceed or not for this research.

Chapter 4: This chapter will summarized all the result of the study, the respondents' demographic profile, rate of respondents, descriptive analysis. In addition, it presents the application of correlation analysis, independent t-test and one-way ANOVA test by using SPSS software (version 20) followed by chapter summary. Lastly,

Chapter 5: This chapter provided the discussion and followed by the recapitulate of the study findings. Implications and recommendation for the future research also discussed in this chapter.

1.9 Summary

It concluded that, this chapter provides the comprehensive scenario regarding to the background of research concern. Therefore, a literature review on previous researches related to current study will discussed in the next chapter.

CHAPTER TWO:

LITERATURE REVIEW

2.0 Introduction

In this chapter, contain the review of related articles or previous journals to support this research. A literature review defined as a published paper that can obtain from the previous research and documentation of an inclusive review of ready (Sekaran, 2003). Therefore, this chapter review previous study about customer awareness, understanding, and perceptions about takaful.

2.1 Review of Literature

2.1.1 Takaful Development in Malaysia

The takaful industry established to meet the needs of Islamic society as an Islamic alternative to insurance in addition to completing Islamic banking operations in 1983 (Bank Negara Malaysia, 2005). The government established a special task force in 1984 to study the viability of setting up takaful company in Malaysia and follow the recommended by the group, Takaful act was enacted in 1984 (Sherif & Azlina Shaaيري, 2013).

According to (JAKIM, 2016), *Muzakarah Fatwa Committee of the National Council for Affairs* The 80th Malaysian Islamic Religious Conference on 1-3 February 2008 has discussed the Takaful Implementation Law in Malaysia. *Muzakarah* has chosen that the idea of takaful in Malaysia and its execution be in line with Islamic law.

Table 2.1 the Chronologies on the establishment of the Malaysian takaful industry

Dates	Events
October 1982	Setting up of special Task Force to explore the viability of setting up an Islamic insurance company.
November 1984	Incorporation of Syarikat Takaful Malaysia Sdn. Bhd (STMB).
December 1984	Takaful Act 1984 gazette.
August 1985	STMB commenced operations.
May 1988	Bank Negara Malaysia entrusted with the regulatory and supervisory role over the insurance and takaful industries.
October 1993	MNI Takaful Sdn. Berhad commenced operations.
October 1995	Setting up of ASEAN Takaful Group.
May 1997	Incorporation of ASEAN Retakaful International (L) Ltd. in the international offshore Financial Centre, Labuan.
November 1998	MNI Takaful changed its name to Takaful Nasional Sdn. Berhad.
February 2001	Establishment of Islamic banking and Finance Institute Malaysia.
July 2002	Establishment of the Malaysian Takaful Association (MTA).
July 2003	Takaful Ikhlas Sdn. Berhad commenced operations.
November 2004	Approval in principal granted to commerce Asset Holding to conduct takaful business.

2005-2007	Start of operational Takaful licenses - Sun Life Malaysia Takaful, HSBC Amanah Takaful, MAA Takaful, Hong Leong, MSIG Takaful, Prudential, BSN Takaful.
2008-2010	Establishment of four Retakaful operators: ACR RetakafulBhd, MNRB, RetakafulBhd, Munich Re, RetakafulBhd, Swiss Re, Retakaful Bhd.
2011	BNM unveiled Financial Sector Blueprint 2011-2020.
2012	Enforcement of Takaful Operational Framework and the revised Shariah Governance Framework
2013	The new Islamic Financial Services Act 2013
2014	Enforcement of Risk-based Capital for Takaful
2015	Internal Capital Adequacy Assessment Process (ICAAP) for Takaful operators

Source: (Malaysia Takaful Dynamics, 2015)

Now currently, currently there are 15 takaful operator in Malaysia. Commercially driven takaful procedure implemented in Malaysia has made a significant contribution to the industry's achievement.

Table 2.2 Licensed Takaful Operators in Malaysia

Takaful Operators	
No.	Name
1	AIA PUBLIC Takaful Bhd
2	AmMetLife Takaful Berhad
3	Etiqa Family Takaful Berhad
4	Etiqa General Takaful Berhad
5	FWD Takaful Berhad
6	Great Eastern Takaful Berhad
7	Hong Leong MSIG Takaful Berhad
8	Prudential BSN Takaful Berhad
9	Sun Life Malaysia Takaful Berhad
10	Syarikat Takaful Malaysia Am Berhad
11	Syarikat Takaful Malaysia Keluarga Berhad
12	Takaful Ikhlas Family Berhad
13	Takaful Ikhlas General Berhad
14	Zurich General Takaful Malaysia Berhad
15	Zurich Takaful Malaysia Berhad

Source: Bank Negara Malaysia

<http://www.bnm.gov.my/index.php?ch=li&cat=insurance&type=TKF&fund=0&cu=0>
05/03/2019

2.1.2 Model of Takaful operator in Malaysia

The Takaful model contracts are categorized into six-component *al-Mudharabah*, *Musyarakah*, *Wadi'ah Yad Dhamanah*, *al-Wakalah*, *Waqf*, and *Ju'alah* contracts (Frenz & Soulhi, 2010). Nevertheless, few models that have been implemented in Malaysia. The takaful model that implemented in Malaysia is *tabarru' and wakalah* and *mudharabah*.

i. Mudharabah

In *mudharabah* models, takaful operators act as *mudharib* (entrepreneurs) and participants as “*sahibul-mal*” known as the capital provider. This contract explains how investment profits and surplus from takaful operations are shared between takaful operators and participants (Mohd Noor & Zakaria, 2010). *Mudharabah* is a concept of profit sharing that usually applied to a company or commercial agreement between the capital provider or funder and the person appointed to handle the business. From this contract, takaful contribute or and an operator will share the profit under the profit-sharing agreement if any from the profit of takaful company.

According to (Htay & Salman, 2013), takaful in Malaysia used pure *mudharabah* for Participant Account (PA) while modified *mudharabah* is used for Participant's Special Account (PSA). PA used for saving and investment purpose, while PSA used for donation. The PSA used to pay claims and management fees and allocate the reserve. Any net underwriting surplus returned to the participants. Upon maturity or claims, the participants or beneficiaries paid from the accumulated balance from PA together with the coverage amount from the PSA.

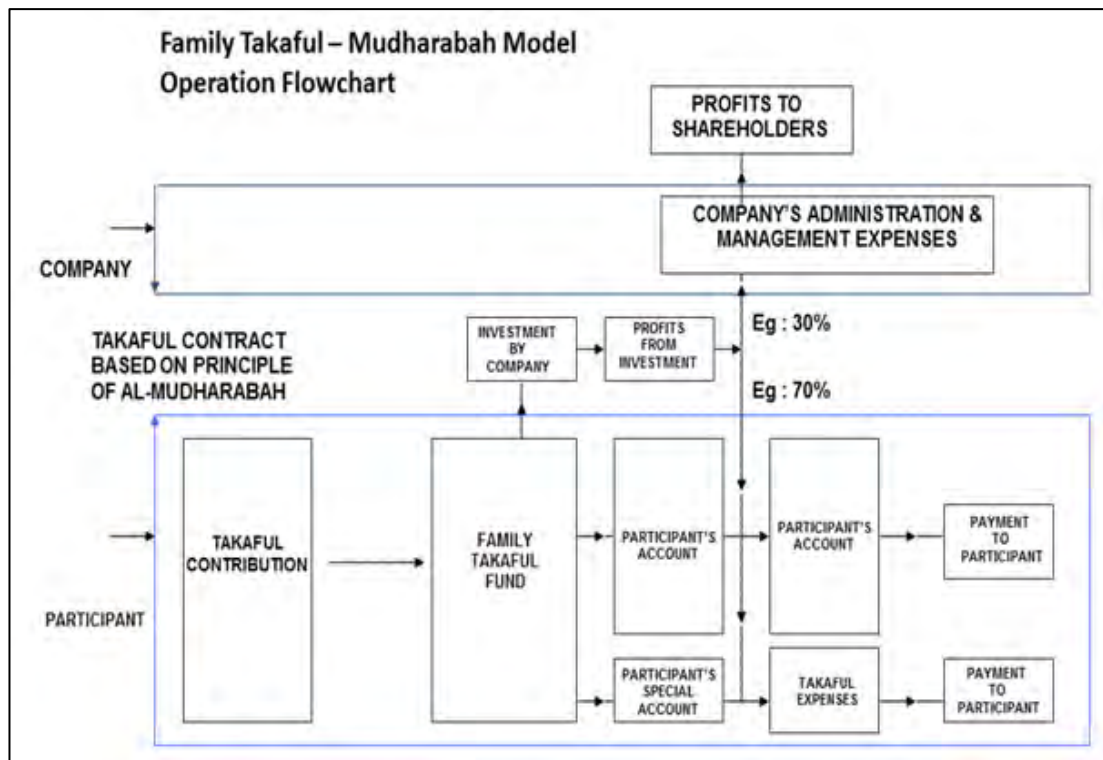


Figure 2.1 Family Takaful *Mudharabah* Model

Sources: Islamic Banking & Finance Institute Malaysia (IBFIM)
05/03/2019

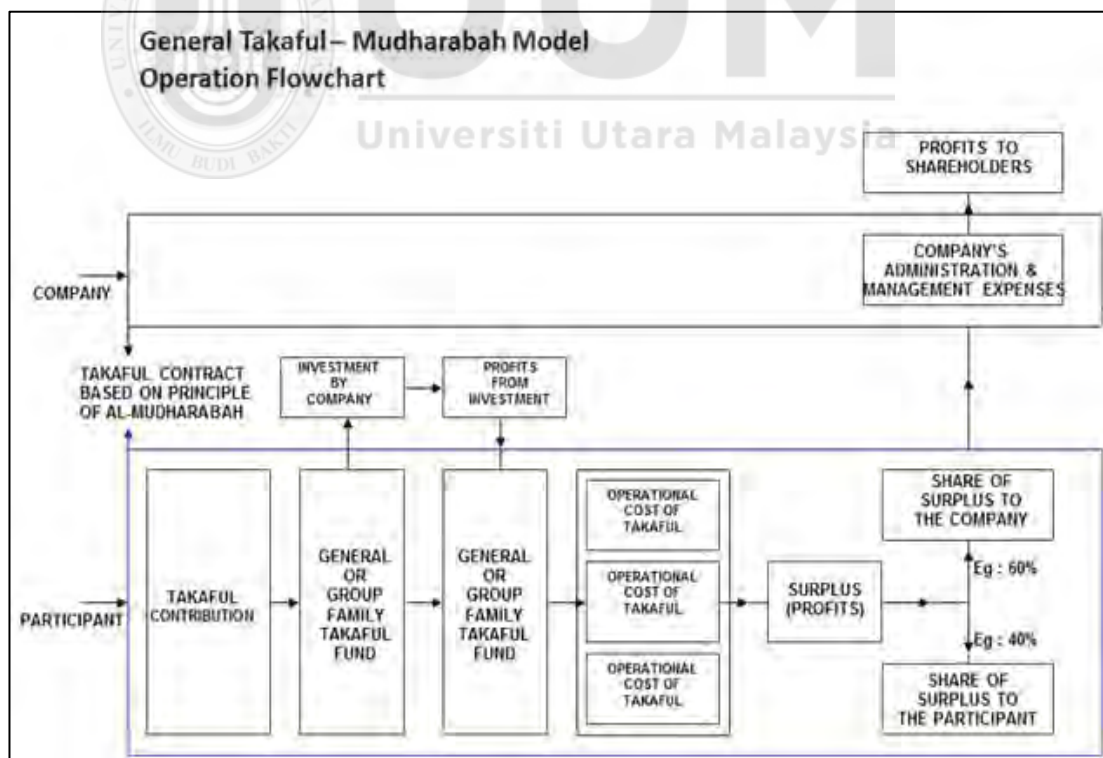


Figure 2.2 General Takaful *Mudharabah* Model

Sources: Islamic Banking & Finance Institute Malaysia (IBFIM)
05/03/2019

ii. *Wakalah*

In *wakalah* takaful model, takaful operator acts as a Wakil (an agent) for the participants. Then, in a specific investment account, wakil will handle the funds. Under *wakalah* the participants remain the actual owner of takaful funds and the surplus will be invested in *Shariah*-compliant activities (Selim, 2013)

The operator allowed charging a premium under the contract in exchange for rendering the agency services and the fee is payable from the participant's contribution. It provides its earnings by charging a *wakalah* fee for the management of the underwriting and investment activities, depending on the rate of contribution, returns on investment and surplus produced (IBFIM, 5 March 2019).

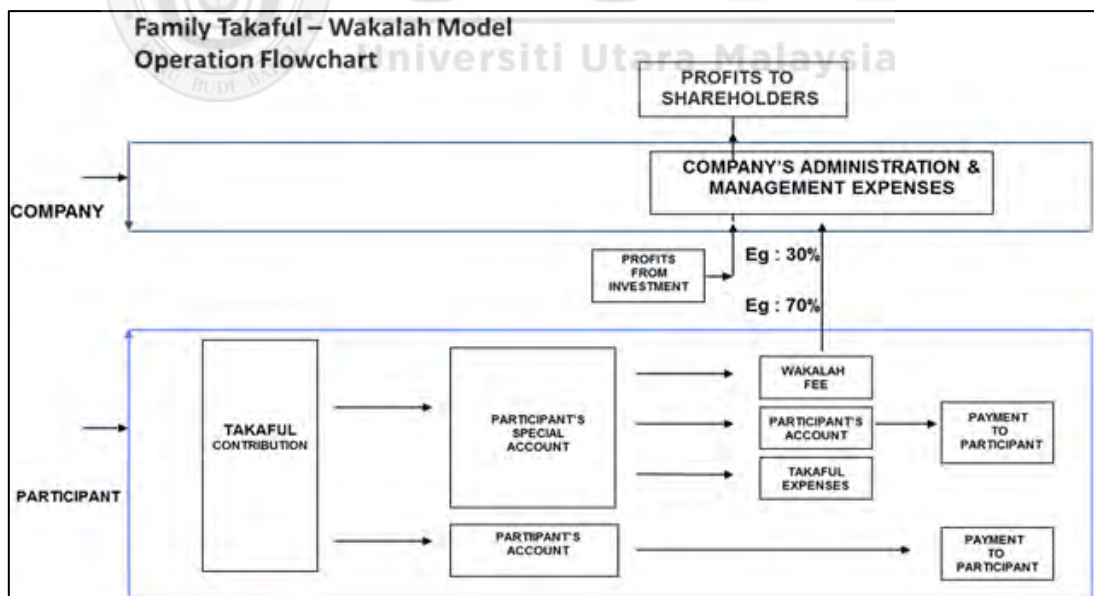


Figure 2.3 Family Takaful- *Wakalah* Model

Sources: Islamic Banking & Finance Institute Malaysia (IBFIM)
05/03/2019

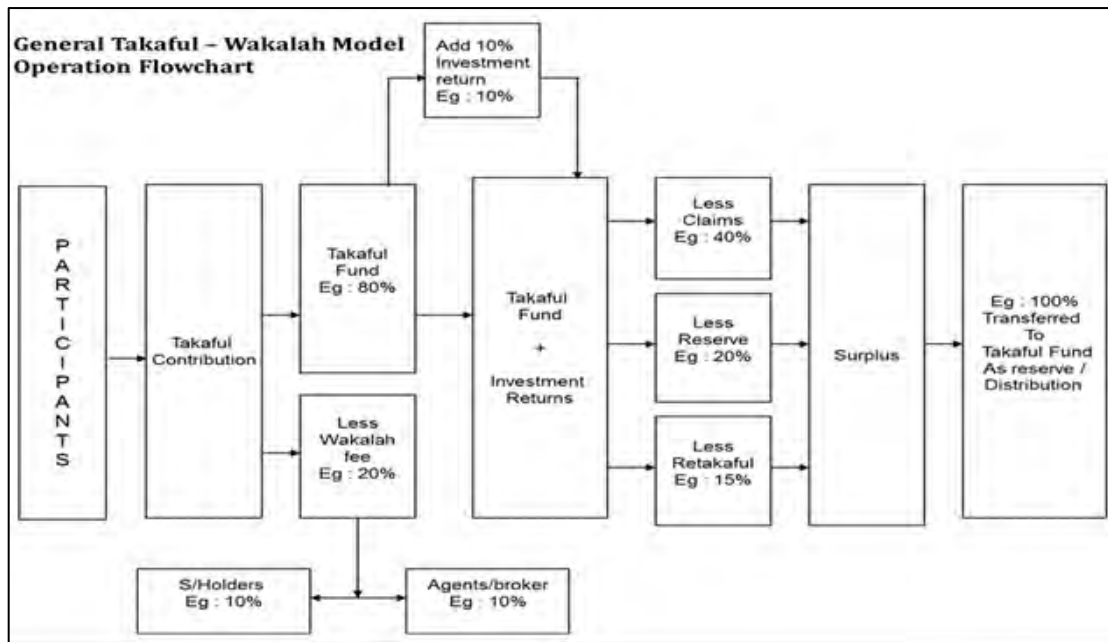


Figure 2.4 General Takaful – *Wakalah* Model
Sources: Islamic Banking & Finance Institute Malaysia (IBFIM)
05/03/2019

iii. *Tabarru'*

According to (BNM 2004), *tabarru'* is a contribution, donation or gift. Participant in a takaful scheme agrees to give up a certain percentage of the contribution to a takaful fund as a gift to help other respondents facing problems. It also supported by (Abdul Wahab, Lewis, & Hassan, 2016) the concept of *tabarru'* is that the participants are not thinking only of their protection but they should also be thinking of helping other participants. Without the concept of donation, the transaction would be that of buying and selling of insurance. Allah S.A.W in the Holy Quran as in the verse below has highlighted this concept:

"And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty" (al-Quran 5:2)

According to (Mohd Noor & Zakaria, 2010), *tabarru'* is free from elements that conflict with Islamic law practice like uncertainty, usury, gambling, and other elements. The takaful fund formed from the contribution of the participants (policyholders) based on its *tabarru'* contract will be used to save the member of the policyholder from any pre-event.

2.2.3 Awareness of takaful products among non-Muslims in Malaysia.

Awareness involves understanding and knowing anything like character, location, products or service, etc. Thus, this understanding will encourage an individual into actions and decision making about somethings. In other words, customer awareness shows the other aspect of their psychological side in which represents their understanding and knowledge regarding on the services, products or their acceptance on the Islamic banking products (Khattaki & Rehman, 2010).

A study on factor influence the intention of non-Muslim to choose takaful based on their perception, the result show that non-Muslim has low awareness of takaful and non-Muslim are prefer conventional insurance. It's making the market penetration in takaful is low towards non-Muslim (Lee et al,2018), In this case, takaful still not a good response from non-Muslim even though takaful have established more than three decade.

According to (Hameed, Azeem, Ali, Nadeem, & Amjad, 2017), the result shows that religious orientation and distribution channel is the factor of awareness. Increase in religious orientation and distribution channel among the public will increase the

takaful awareness. Both factors has a strong relationship with the takaful awareness. On the other hand, education also a factor that contributed to enhance takaful awareness among public of Pakistan.

In the research on perception of non-Muslim students, the result shows that 95% of students have heard about takaful and balance 5% have no idea about takaful. Unfortunately, when the question about different takaful and insurance only 47.5% are aware of the difference between takaful and insurance and another 52.5% of non-Muslim students did not know the different between takaful and awareness. Overall, non-Muslim students at UKM have a little knowledge about takaful (Izzati Liyana Awang & Hendon Redzuan, 2015).

Most Bahrainis are conscious of fundamental takaful ideas and are aware of the distinctions between takaful and Commercial insurance. Only they less understanding when asked about technical terms in takaful such as different type of takaful models and distribution of takaful surplus. Other results show that people with higher education are more aware of the principle of takaful than those with lower education level. This shows that education plays a significant role in improving community understanding and understanding of Takaful (Hidayat & Rafeea, 2015)

According to (Ling et al., 2012), in the result show that non-Muslim aware of Islamic financing facilities because 63.9% of respondent are aware the about Islamic banking and although more than half of the respondents aware of about Islamic banking, but this is not enough. This is because even though non-Muslims are aware

of Islamic banking in Malaysia, this does not guarantee they will use Islamic banking products and services.

A research carried out in Turkey by Sadumanand and Okusman (2005), on the take-up of takaful insurance found that a lack of understanding of Islamic financing and insurance products and services led to slow development of takaful people in Turkey. Similarly, the researcher observed that lack of awareness of Islamic takaful had a major impact on consumer selection, as consumers had a narrow understanding of products and services on the Turkish market.

2.2.4 Product understanding of takaful products among non-Muslims in Malaysia.

In general, product understanding is an understanding of a good or service that includes details information on its application, function, and features as support requirements.

In the research on Islamic banking (Fakhirin & Juwariah, 2016), most of the non-Muslim customers have less understanding of the Islamic banking principles but they understood the name of the services that were provided by the banks such as deposit account, financing and many more. Non-Muslim customers also have high knowledge of Islamic banking and finance, especially in Malaysia. Some respondents said that they knew about the existence of Islamic banking in Malaysia and most of them knew that the principles of Islamic banking and the services are different from the conventional banking system.

In other research, non-Muslim students are aware of takaful but still have low expectations of takaful. The result of this study had shown that understanding and knowledge affect non-Muslim student's perception. Non-Muslim students are still unaware the takaful principles and takaful are suitable for all individuals whether Muslim or non-Muslim (Izzati Liyana Awang & Hendon Redzuan, 2015). Based on research, the findings illustrate that non-Muslim students have little confidence in the accuracy of information relating to products and services provided by takaful operators.

Meanwhile, in this study of (Ling et al., 2012), it was found that level understanding of the concept of Islamic banking was discovered to be at the average level. For some basic Islamic principle available for Muslims as well as non-Muslims, more than 75% of the respondents have chosen agree and strongly agree. Most of the respondents only know two terms, which are takaful, and Shariah. Other terms, less than 36% of the respondents know their meaning.

Besides that Abdifatah (2015), the result showed that the vast majority of respondents generally aware of Islamic banking products and services. However, the findings also showed that non-Muslim students lack on the knowledge and understanding of *Arabic* terms used by Islamic banks in their products and services. It's also other research found, most participants do not know and comprehend the newly practiced concept of *al-wakalah* (agent) and *al-ujrah* (committee) (Hamid and Othman, 2009).

According to (Matsawali et al, 2012), in a research which focuses specifically on understanding the preferences between takaful and conventional insurance. In his researcher, 62.6% of participants in his study did not understand the differences between takaful and insurance, while only 37.4% said they knew the differences. The reason why most participants do not comprehend takaful is that they are not exposed and informed about the notion of takaful. The respondents also not been informed or explained by their takaful or insurance agents about takaful.

2.2.5 Perception non-Muslims in Malaysia towards takaful products

Perception is the method through which individuals translate sensory impressions into a consistent and unified perspective of the world around them. Although for most practical purposes perception generally based on incomplete and unverified (or unreliable) data, it equated with fact and generally guides human behavior.

The research on the non-Muslim customer in Bangladesh (Uddin, Shammo, Mahbub, & Ahmed, 2016), most of the customers have good perception towards Islamic banking. However, the principle of avoidance interest is not major motivating non-Muslim to choose Islamic banking, they choose because of products and service of Islamic banking which is cheaper cost and better quality

A decent discernment can be accomplished by advancing expressions of mouth as to how takaful administrations can improve one's close to home life by urging existing

members to impact imminent buyers in their inclinations towards takaful items (Kamarul Arifin et al, 2015)

In research by Bello and Ayuba (2014), the findings show that perception of the customer is the function and reflection of their understanding of takaful products and the level of confident built up by the customer on services provider (takaful operators).

Chong et al. (2013), states that when someone has confidence in a products or service, they are willing to choose the products. The findings also indicate that the student's level of awareness of takaful affects students understanding. The results indicate that their perception of takaful is also positive when non-Muslim students accept takaful.

According to (Abdul, Rokiah, & Ahmad, 2012), as a result, the majority of non-Muslim respondents were unsure that the establishment of Islamic banking would improve the overall banking facility and products, the perception of customers and the potential of Islamic banking products in the future. This due to the limited of information provided to non-Muslim and not much written about the potential of Islamic banking products that could minimize any misunderstanding of the Malaysian community.

The findings show that non - Muslim students are aware of the existence of takaful but their perception is still low. The study also found that respondents are still unsure about the convenience provided under takaful protection. Moreover, results show

that respondents still do not know the concepts used in takaful business and do not realize that takaful is suitable for all individuals whether Islamic or non-Muslim.

2.2 Summary

This chapter has covered a review of relevant literature regarding the concept and definition of awareness, perceptions and understanding. Moreover, this chapter has discussed on the previous studies regarding awareness, perception and understanding



CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This section describes this study's methodology. This section describes and develops the research framework, hypothesis of the study, research design, and measurement of variable, data collection, pilot study and data analysis. The chapter ends with a discussion about the statistical technique used for data analysis.

3.1 Research Framework

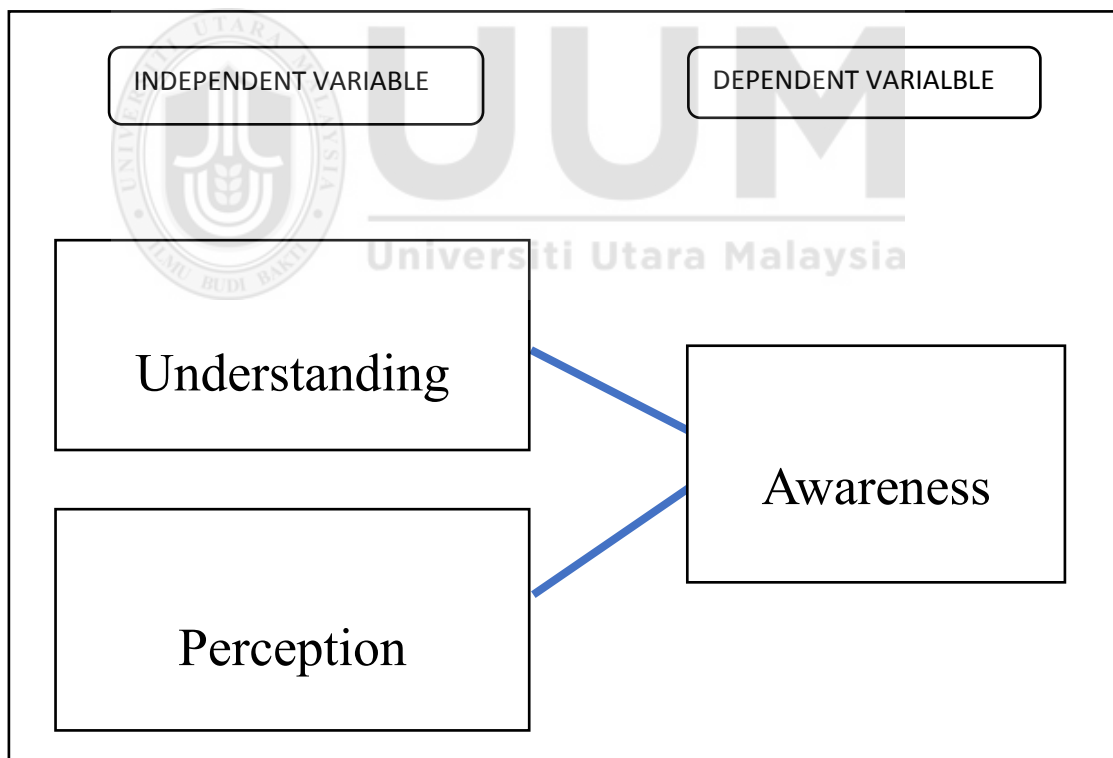


Figure 3.1: List of independent variable and dependent variable

Sekaran (2003) indicated that the theoretical framework is the conceptual model of how one theorized or logically plausible connection between several variables or issues that were recognized as significant to the research region. A theoretical framework allowed the researcher to hypothesize or suggest as well as to measure the connection between the variable concerned to amplify the knowledge of the relevant research and study.

In the research framework, there are two variables, which is an independent variable and dependent variable. The dependent variable for this research is awareness of takaful products among non-Muslim students and factor understanding and perceptions are for the independent variable. This research will analyzed all independent variable significant or not significant with the dependent variable.

3.2 Hypotheses of the Study

Hypotheses are derived from the theory on which your conceptual model is based and are often relational (Sekaran & Roger, 2013). In other words, after identifying the important variables in the research area and establishing the relationships among the variables through the development of research framework, the variables need to be tested whether there are exist significant relationships. Therefore, ten (10) hypotheses in this research that need to be tested.

3.2.1 Selected demographic factors

i) Age

Ho 1a: There is no significant difference age on the takaful awareness among non-Muslim students at OUMKL

Ha 1a: There is a significant difference age on the takaful awareness among non-Muslim students at OUMKL

ii) Gender

Ho 2a: There is no significant difference between male and female on the takaful awareness among non-Muslim students at OUMKL.

Ha 2a: There is a significant difference between male and female on the takaful awareness among non-Muslim students at OUMKL.

iii) Religion

Ho 3a: There is no significant difference religion on the takaful awareness among non-Muslim students at OUMKL.

Ha 3a: There is a significant difference religion on the takaful awareness among non-Muslim students at OUMKL.

iv) Marital Status

Ho 4a: There is no significant difference marital status on the takaful awareness among non-Muslim students at OUMKL

Ha 4a: There is a significant difference marital status on the takaful awareness among non-Muslim students at OUMKL.

v) Highest educational level

Ho 5a: There is no significant difference among group of highest educational level on the takaful awareness among non-Muslim students at OUMKL

Ha 5a: There is a significant difference among group of highest educational level on the takaful awareness among non-Muslim students at OUMKL.

vi) Monthly income

Ho 6a: There is no significant difference among group of monthly income on the takaful awareness among non-Muslim students at OUMKL.

Ha 6a: There is a significant difference among group of monthly income on the takaful awareness among non-Muslim students at OUMKL.

vii) Occupation

Ho 7a: There is no significant difference occupation on the takaful awareness among non-Muslim students at OUMKL.

Ha 7a: There is a significant difference occupation on the takaful awareness among non-Muslim students at OUMKL.

3.2.2 Level general knowledge of non-Muslim students towards takaful products.

Ho 8a: There is no general knowledge of non-Muslim students towards takaful products

Ha 8a: There is a general knowledge of non-Muslim students towards takaful products

3.2.3 Relationship between independent and dependent variable

Ho 9a: There is no relationship between understanding and perceptions towards the awareness of non-Muslim students in OUMKL.

Ha 9a: There is a relationship between understanding and perceptions towards the awareness of non-Muslim students in OUMKL.

3.2.4 The stronger predictor towards the variance of awareness among non-Muslim students towards takaful products

Ho 10a: Predictor factor (understanding, perception) were not significant explain the variance of awareness non-Muslim students towards takaful products.

Ha 10a: Predictor factor (understanding, perception) were significant explain the variance of awareness non-Muslim students towards takaful products

3.3 Research Design

The research design in this part is the structure of the general plan used for the entire study. The main objective of this study is to determine the awareness of non-Muslim students towards takaful products. Besides, this research will include three-factor, which is non-Muslim awareness, understanding, and perception. The factor was acquired in the questionnaires through the response of the participants. Research

design defined as a blueprint based on the study problem of the study for data collection, measurement, and assessment. Bhatti et al. (2012) indicated that quantitative research is the study that defines the exploration data through the method of appraising and interpreting information that can be acquired from the pattern in static by using analytical methods and particular problems.

Moreover, this research used a cross-sectional survey layout, meaning that this study can conducted where information obtained only once, possibly within a day, week or month to answer the questions (Sekaran and Bougie, 2013). Survey design is a good way of measuring the relationship between variables.

Hypotheses testing will be the objective of the study as supported by Sekaran (2003), Test hypotheses defined as a type of group relationship and factor two or more independence in a given situation. Therefore, in this study a detailed set of questionnaires used to collect data. The questionnaire examines the factor of awareness among non-Muslim students towards takaful products.

The questionnaire is the simplest and best way of exploring and gathering all the information from researchers or obtaining information from a big amount of participants. Besides, the questionnaire is a very common technique in which most scientists use information collection due to its ease of data acquisition and codification of their answers (Sekaran, 2000).

3.4 Measurement of Variable

According to Sekaran (2003), it indicated that operational definition is to describe something in terms of a process that completed by looking at the behavioral dimension, aspect or property that the idea means. It is therefore essential that the research variable be properly operationalized so that it does not affect the validity of the interventions (Sakaran & Bougies, 2013).

3.4.1 Awareness

Awareness is operationalized the non-Muslim student's knowledge towards takaful exists, or understanding the takaful products and service based on information or experience in this industry. Awareness as the instruments a products and service is concerned with and acknowledged by positional customers in connection with the products and services (Musses, 2015).

Questions for the awareness the researcher combine with all previous researchers, items that seem to have relation and connection to awareness. Below is the list of questions that have relations to awareness

Table 3.1 List of questions for awareness

No	Statement
1	I aware the transparent takaful operations and concepts.
2	Muslim and non-Muslims accepted the takaful insurance products and services
3	I'm aware takaful companies and agents provide information that is correct and appropriate to all users

4	Takaful companies are well established locally and globally
5	I'm confident to choose takaful because of its image and reputation.
6	Consciousness about takaful products offered by takaful companies

3.4.2 Understanding

Understanding is a psychological technique involved with an abstract or physical object, such as a person, condition or message, through which individuals can think about it and use thoughts to properly deal with it. The former relates to the understanding of mental behaviours such as attention, perception, understanding, and decision-making

Questions for understanding referred to the previous questionnaire. The researcher has referred to a few journals related to understanding and knowledge.

Table 3.2 List of question for understanding

No	Statement
1	Takaful companies conduct according to Syariah Law
2	Takaful products and services prohibit all transactions that have uncertainty and hidden charger
3	Takaful has two concepts, namely ta'wun (joint contributions) and tabarru '(donation).
4	Takaful is an innovative products from the insurance.
5	Takaful contribute fund to the social welfare (donation to others contributions)
6	Term and condition in takaful certificate are different with insurance policy

3.4.3 Perception

Perception defined as the manner individuals experience, process, and define the world around them, according to Pamela S. Lewis et al (2000). It can be regarded as a data screen or filter that affects how people interact and become conscious of the sensations and stimuli around them. Acting as a filter, perception helps individuals take in or see only certain elements in a particular situation.

The question that relates to the perception were compiled together for this research. All the question are referred to the previous study. The table shows the list of questions that related to the perceptions.

Table 3.3 List of question of perception

No	Statement
1	Religion is important to choice of takaful or insurance
2	Takaful company are able to compete with insurance company
3	There is a very high potential of takaful products in Malaysia
4	Takaful cost more cheaper and affordable than insurance
5	Takaful offer more benefit products than insurance
6	Good promotion and advertising have influence me to select takaful.

Based on table 3.1, 3.2 and 3.3 there are 18 questions in total that related to the independent and dependent variables that are suitable for this research. The summary

of the variables and related questions adopted and adapted from various studies are summarized in table 3.4.

Table 3.4 List of authors for each variable

Variable	Author	No of Questions
Awareness	Izzati Liyana & Hendon Redzuan (2015) Iman Buchari et al (2015)	1-6
Knowledge	Ling et, al (2012) Izzati Liyana & Hendon Redzuan (2015) Mariatul Aida J & Rosidah Muda (2014)	1-6
Religious obligation	Mariatul Aida J & Rosidah Muda (2014) Ling et, al (2012) Iman Buchari et al (2015)	1-6

After the compilation of questions, content validity was conduct through discussions with the relevant experts such as the researcher supervisor and lecturer involved with the field of study. This step was important to identify the questions that can be used for this study and eliminate the questions that are not relevant to this study. Then, a simple questionnaire was developing to execute the pilot study.

3.5 Data Collection Method

Data collection is a method for evaluating and collecting information about variables that the researchers concerned it and it also to create a way for scientists to respond to the study issues raised, to assess the results and to test the hypothesis. Data can collect from primary or secondary sources. Primary data refers to information acquired by the researcher for the particular purpose of the research on the factors of

concern. The secondary method of collecting information includes the examination of both inner information sources and external information.

3.5.1 Sampling Design

A sampling includes choosing a subset of people to estimate the features of the population as a whole within a statistical population. This implies that it is a subset of the population being studied that represents the bigger population and issued to draw inferences about that population (Sekaran, 2003).

3.5.2 Population

The population is the general or complete set of elements that summarize the total category of subjects that the researcher is interested. In this research, the target population is non-Muslim students in Open University Malaysia Kuala Lumpur. According to Sekaran (2003), the population is generally described as the overall category of topics that are the focus of a specific study project.

The researcher focus on non-Muslims students is because all the students have criteria that the researcher needs. The total number of non-Muslims students at OUMKL who are still active are 884 students but the number is non-enrolled in the latest semester. The effort to get the exact amount for this semester are too Private and confidential to OUMKL.

In this research, focus on measure the level of awareness among non-Muslim students towards takaful products. Besides, to know what non-Muslim students perceptions and understanding about takaful products and to investigate whether some selected demographic factor influence their awareness in takaful products.

To meet the objectives of this study, the following inclusion criteria applied:

- I. Samples should be non-Muslim students
- II. Samples should be students in OUMKL

3.5.3 Sample Size

According to Krejcie and Morgan (1970), 375 participants are needed for sample size with population 15000. As for this research, 201 sets of questionnaires has distributed by hand to the respondents throughout the Open University Malaysia, Kuala Lumpur. However, due to time constraints and limited of the respondents, researcher able to get 100 respondent which is 49% from the sample size of non-Muslim students at OUMKL.

3.5.4 Question Development

In this study, the questionnaire was used to gather the data to accomplish the objective of this study. A questionnaire is a set of question (or measures) used to record answer by respondents or interviewers respondent to get the data. Based on the questionnaire, the researcher enables to gather the entire response from the

respective respondents in a short period and the researcher can easily explain the questions if the respondent has any confusion during answer the questionnaire.

Table 3.5 Question Development

Section	Items	Question
A	Demographic Profile	1-7
B	General Knowledge	1-4
C	Awareness	1-6
	Understanding	1-6
	Perspective	1-6

The detailed of the questionnaire design attached in appendix A at the end of this research report. In this questionnaire, only two types of scales that been use which is nominal scale and interval scale. The nominal scale is mean one that allows the researcher to assign subjects to certain categories or group (Sakaran, 2013). In the nominal scale, it consists of demographic profiles and the general question. In the meantime, the interval scale enables us to carry out certain arithmetic operations on information gathered from the participants (Sakaran, 2013). In this study, Likert scale was used as an indicator to decide the answer for instance. It includes 5 values give different views towards the answer. The indicators are as follow.

Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
1	2	3	4	5

3.6 Pilot Study

A pilot study conducted after the development of questionnaires before a large-scale study is performed. The aim of conducting this pilot survey was to pre-test the sufficiency and adequacy to assess the instrument and whether participants were prepared to comprehend and conceive of the issue before the real questionnaire set was distributed. According to Sekaran (2003), the purpose of the pilot research is to amend any deficiencies in the tools before the information collection and to recognize the difficulties in the wording and translation of the questionnaires. For this research, 15 set questionnaire have distributed to random respondents in UUMKL students.

3.7 Data Analysis

For the raw data collected from the questionnaires, quantitative information analysis were used in this research and analyzed using suitable statistical instruments. The interpretation of the results of the analysis will be using SPSS software version 20. This includes factoring and reliability analysis to check of the respondent and the difference between the variable demographic profiles. The data later were analyzed and the hypothesis is measured.

3.7.1 Reliability Test

A reliability test (i.e. Cronbach's Alpha) was performed to determine the stability and consistency in measuring the data. The purpose of running this test is to determine which items measure to concepts and examine whether both are linked

together in one set, thus reliability test is important in this study. The reliability was determined by using the internal consistency, which recognizes the correlation response to every question with another question in answering the questionnaire.

According to Sekaran (2003), having reliability is crucial. It is a metric created through stability and consistency testing. The consistency in this scenario demonstrates how well the products are measuring the concept.

Table 3.6 Result of reliability test

Variables	Cronbach's Alpha	No item
Awareness	0.873	6
Understanding	0.889	6
Perception	0.894	6

The assessments of the reliability scale for all variables were dependent on the correlations between the items. The range between 0 and 1 is to indicate Cronbach's alpha coefficients of dependability of the data. Therefore, the value of Cronbach's alpha is in the range above 0.8 based on the table above, where the value is nearly closed 1. This shows this data has a higher reliability of internal consistency (Sekaran, 2003). Questions on perception are the highest reliability, which is 0.894. We can see that all the dimensions are reliable and the items about to each of the dimensions can be used to measure the construct to which they pertain. Therefore, we can conclude that all the variables are reliable.

3.7.2 Descriptive Statistics

Descriptive statistics were provided by frequencies, percentage values as well as the measure of central tendency and dispersion such as mean and standard deviation. The frequencies was used to describe the demographic factors of the respondents, such as age, gender, religion, marital status, highest educational level, monthly income, and occupation. Besides, descriptive statistics are also used to calculate the level of all variables where the mean score for each variable were measured along with the standard deviation. General, the standard deviation could identify the point-out the distribution of the score of the mean. The conclusion is, if the value of standard deviation is small, the response in a sample distribution of number fall very closely to the mean (Hair, Money, Samouel and Page, 2007).

3.7.3 Anova

One-way ANOVA is a component of the inferential analysis used to test the distinction between at least three groups or more. According to Sekaran (2003), One-way ANOVA is appropriate to test the hypotheses which involved selecting a demographic profile since there are more than two groups (in this study: age group, religion, highest educational level, monthly income, and occupation). Besides, the One-way ANOVA need certain assumptions to use the value of F statistics to ascertain either the differences between the means are significant or not according to Blaikie (2003). To analyze the output, the researcher will refer to the column labelled as Sig. in the result given by SPSS.

3.7.4 T-test

According to Coakes and Steed (2007), before implementing the statistical test, several assumptions that must take into consideration. T-test normally used to determine the significant difference between means of two groups. In this study, T-test were used to evaluate gender and marital status towards the difference awareness because these two variable are considered nominal.

3.7.5 Multiple Regression

Usually, multiple regressions used to explore which independent variables most influencing the dependent variable. From the test, the researcher can find how much of the variance in the dependent variable affected the independent variable. According to Gliner, Morgan, and Leech (2009), multiple regressions frequently used in data analysis to analyze data involving several independent variables with one dependent variable. Through multiple regressions test, the value of R-squared is measured where this value of R-squared will show the strength of the relationship between dependent variables and independent variable which is tested in this research.

3.7.6 Pearson Correlation

Correlation helps to look after the relationship between two variables is linear. In other words, correlation defined between two random variables of y (dependent variable) and x (independent variable). In this study, covariance analysis executed to

measure how strong the relationship between variables based on the value of result correlation and p-value of t-test statistics, and identified which independent variable should be dropped out from the model. According to Gliner, Morgan, and Leech (2009), it is noted that Pearson's correlation can vary from -1.0 (perfect positive correlation).

3.8 Summary

In this chapter, the research design based on quantitative approach which is cross-sectional survey. Every process starting collecting data until the tool used analysed the data has discussed in this chapter.



CHAPTER FOUR

FINDINGS

4.1 Introduction

This chapter discuss the findings of data analysis from the collected data. Through data collected from the respondent, the analysis were performed in order to validate the instrument followed by the correlation and regression. All the data analyses that are mention in the previous chapter comprehensively discussed in this chapter.

4.2 Profile of respondents

A total number of 201 sets of questionnaires were prepared to distribute to respondent and only manage to get 100 respondents. All the questionnaire returned are useable. A self-administered questionnaire, which consisted of seven socio-demographic, items using nominal scale. The demographic variable analyzed were gender, age, religion, marital status, education level, monthly income and occupation.

The study conducted to a population of non-Muslim student's respondents of Open University Malaysia (OUM), which the total of non-Muslim students is 884. Unfortunately, not all the total numbers given by OUMKL was register for the latest semester. Table 4.1 shows demographic profile of 100 students respondents participated in this study. A set of data such as age, gender, religion, marital status, education level, monthly income and occupation were gathered from respondents.

Table 4.1 Results of Demographic profile.

Demographic profiles	Frequency (n=100)	Percentage (%)
Gender		
Female	56	56.0
Male	44	44.0
Age (year)		
25 and below	4	4.0
26 – 35	51	51.0
36 – 50	36	36.0
51 and above	9	9.0
Religion		
Buddhist	29	29.0
Christian	19	19.0
Hindu	46	46.0
Others	6	6.0

Marital status

Married	54	54.0
Single	46	46.0

Education level

Degree	68	68.0
Master	30	30.0
PhD	2	2.0

Monthly income

Less than RM1000	2	2.0
RM1001 – RM3000	17	17.0
RM3001 – RM5000	46	46.0
RM5001 – above	35	35.0

Occupation

Self-employed	10	10.0
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Private sector	80	80.0
Government sector	10	10.0

Based on the table 4.1, among 100 respondents, 56% are females and 44% was male. In terms of respondents age 4% represents of respondents age 25 and below, 51% represents of respondents age 26-35 years, 36% represents of respondents age 36-50 years and 9% represent for respondent age of 51 and above.

For religion, the major religion of students OUMKL is Hindu with a number of 46 (46%). Its follow by Buddhist with 29 respondents (29%), Christian represent 19 respondents (19%) and others represent 6 respondents (9%).

For the marital status, the result show that 54% respondent are married and balance 46% is single. In terms of highest education level, OUMKL only offered post graduate program for part time studies. The majority of OUMKL education level is degree with 68%, followed by Master 30% and PHD students is 2%.

In terms of monthly income, 46% respondents have monthly income between RM3001- RM5000, while 35% of respondents have monthly income of RM5001 and above. Only 17% of respondents have monthly income between RM1001-RM3000 and 2% less than RM1000. Finally, for the occupation, 80% were working in private sector, other 20% was 10% working in government sector, and other 10% were self-employed.

4.3 To examine the significant difference of demographic factor and awareness among non-Muslim students in OUMKL towards takaful products

In order to identify any differences in demographic profiles such as age, occupation, monthly income, a one-way ANOVA were used. Any differences in gender and marital status were examined using T-test. Followings were the description of these.

Table 4.2.1 To examine any differences in age on awareness among non-Muslim students towards takaful products

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Below & 25 years		254	3.3333	.81650	.40825	2.0341	4.6326	2.33	4.00
26-35 years		513	3.1993	.55078	.07712	3.0444	3.3543	1.83	4.67
36-50 years		367	3.2037	.71837	.11973	2.9606	3.4468	1.50	4.67
51 years and above		91	3.0741	.66202	.22067	2.5652	3.5829	2.00	3.83
Total		1000	3.1950	.62722	.06272	3.0705	3.3195	1.50	4.67

Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
1.248	3	96	.297

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.212	3	.071	.175	.913
Within Groups	38.736	96	.403		
Total	38.948	99			

Multiple Comparisons

Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Below & 25 years	26-35 years	.13399	.32983	.977	-.7284	.9964
	36-50 years	.12963	.33479	.980	-.7457	1.0050
	51 yeas-above	.25926	.38172	.905	-.7388	1.2573
	Below & 25 years	-.13399	.32983	.977	-.9964	.7284
26-35 years	36-50 years	-.00436	.13827	1.000	-.3659	.3572
	51 years - above	.12527	.22966	.948	-.4752	.7257
	Below & 25 years	-.12963	.33479	.980	-1.0050	.7457
36-50 years	26-35 years	.00436	.13827	1.000	-.3572	.3659

	51 years -above	.12963	.23673	.947	-.4893	.7486
51	Below & 25 years	-.25926	.38172	.905	-1.2573	.7388
years-	26-35 years	-.12527	.22966	.948	-.7257	.4752
above	36-50 years	-.12963	.23673	.947	-.7486	.4893

ANOVA was performed to identify any differences in age on awareness among non-Muslim students towards takaful products (n=100). There were four group of age, namely below and 25 years, (mean=3.3333, SD=.8165, n=4), 26-35 years (mean=3.1993, SD=.5508, n=51), 36-50 years (mean=3.2037, SD=.7184, n=36) and 51 years and above (mean=3.0741, SD=.6620, n=9). The test of homogeneity of variances was carried out and found tenable using Levene's test, $F(3, 96)=1.248$, $p>.05$. Hence, it assumed that all groups in ages have equal variances.

A one-way ANOVA shows that there was no significant difference in age on awareness among non-Muslim students towards takaful products, $F(3,96)=.175$, $p>.05$. Thus, a one-way ANOVA failed to reject the null hypothesis at the alpha .05 level. The actual differences in the mean scores between groups were also analyzed. However, Tukey HSD comparisons revealed that there was no significant different in any mean scores of groups of age, $p>.05$. This study concluded that age has no influence on awareness among non-Muslim students towards takaful products.

Table 4.2.2 To examine any differences in religious on awareness among non-Muslim students towards takaful products.

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	Minimum	Maximum
					Lower Bound	Upper Bound	
Buddhist	29	2.9023	.65240	.12115	2.6541	3.1505	1.50
Christian	19	3.2456	.61456	.14099	2.9494	3.5418	2.00
Hindu	46	3.3152	.57006	.08405	3.1459	3.4845	1.83
Others	6	3.5278	.59082	.24120	2.9077	4.1478	3.00
Total	100	3.1950	.62722	.06272	3.0705	3.3195	1.50

Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
.219	3	96	.883

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3.862	3	1.287	3.523	.018
Within Groups	35.085	96	.365		
Total	38.948	99			

Multiple Comparisons

Tukey HSD

(I) Age	(J) Age	Mean	Std.	Sig.	95%	Confidence
		Difference	Error		Interval	
		(I-J)			Lower	Upper
					Bound	Bound
	Christian	-.34332	.17843	.225	-.8098	.1232
Buddhist	Hindu	-.41292*	.14334	.025	-.7877	-.0381
	Others	-.62548	.27113	.104	-1.3344	.0834
	Buddhist	.34332	.17843	.225	-.1232	.8098
Christian	Hindu	-.06960	.16486	.975	-.5007	.3615
	Others	-.28216	.28310	.752	-1.0224	.4580
	Buddhist	.41292*	.14334	.025	.0381	.7877
Hindu	Christian	.06960	.16486	.975	-.3615	.5007
	Others	-.21256	.26241	.850	-.8986	.4735
	Buddhist	.62548	.27113	.104	-.0834	1.3344
Others	Christian	.28216	.28310	.752	-.4580	1.0224
	Hindu	.21256	.26241	.850	-.4735	.8986

*. The mean difference is significant at the 0.05 level.

Descriptive statistic revealed four group of religious (n=100), namely Buddhist (mean=2.9023, SD=.6524, n=29), Christian (mean=3.2456, SD=.6146, n=19), Hindu (mean=3.3152, SD=.5701, n=46) and others (mean=3.5278, SD=.5908, n=6). The test of homogeneity of variances was performed and found tenable using Levene's test, $F(3, 96)=.219, p>.05$. Hence, it assumed that all four groups in religious have equal variances.

The actual differences in the mean scores between groups were also analyzed. Tukey HSD comparisons revealed at least one group of religious namely Buddhist produced a statistically significant different from the other three groups. There was a significant difference between the mean scores for Buddhist and the other three groups, $F(3,96)=3.523$, $p<.05$. Thus, a one-way ANOVA reject the null hypothesis at the alpha .05 level. This study concluded that at least one group of religious; Buddhist influenced the awareness among non-Muslim students towards takaful products.

Table 4.2.3 To examine any differences in education level on awareness among non-Muslim students towards takaful products

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	Minimum	Maximum
					Lower Bound	Upper Bound	
Degree	68	3.2206	.57044	.06918	3.0825	3.3587	2.00
Master	30	3.1111	.75599	.13802	2.8288	3.3934	1.50
PhD	2	3.5833	.11785	.08333	2.5245	4.6422	3.50
Total	100	3.1950	.62722	.06272	3.0705	3.3195	1.50
Degree	68	3.2206	.57044	.06918	3.0825	3.3587	2.00

Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
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2.154	2	97	.122
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ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.557	2	.279	.704	.497
Within Groups	38.390	97	.396		
Total	38.948	99			

Multiple Comparisons

Tukey HSD

(I) Education Level	(J) Education Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Degree	Master	.10948	.13789	.708	-.2187	.4377
	PhD	-.36275	.45134	.702	-1.4370	.7115
Master	Degree	-.10948	.13789	.708	-.4377	.2187
	PhD	-.47222	.45943	.561	-1.5658	.6213
PhD	Degree	.36275	.45134	.702	-.7115	1.4370
	Master	.47222	.45943	.561	-.6213	1.5658

Descriptive analysis revealed PhD had a highest mean score (mean=3.5833, SD=.1179, n=2) followed mean score of bachelor's degree (mean=3.2206, SD=.5704, n=68) and the lowest was master's degree (mean=3.1111, SD=.7560,

n=30). The variance were equal in all three groups of education level and found tenable when tested using Levene test, $F(2, 97)=2.154, p>.05$.

However, a one-way ANOVA shows that there was no significant difference in education level on awareness among non-Muslim students towards takaful products, $F(2,97)=.704, p>.05$. Thus, a one-way ANOVA failed to reject the null hypothesis at the alpha .05 level. Tukey HSD post hoc revealed that there was no significant different in any mean scores of groups of education level, $p>.05$. Hence, it concluded that education level has no influence on awareness among non-Muslim students towards takaful products.

Table 4.2.4 To examine any differences in monthly income on awareness among non-Muslim students towards takaful products

		N	Mean	Std. Deviation	Std. Error	95% Interval for Mean	Confidence Interval for Mean	Minimu m	Maximu m
						Lower Bound	Upper Bound		
Less than									
	2	3.0000	.23570	.16667	.8823	5.1177		2.83	3.17
RM1000									
RM1001-									
	17	3.2843	.77899	.18893	2.8838	3.6848		1.83	4.33
RM3000									
RM3001-									
	46	3.2717	.64345	.09487	3.0807	3.4628		1.50	4.67
RM5000									

RM5001	-							
Above	35	3.0619	.52718	.08911	2.8808	3.2430	2.00	4.17
Total	100	3.1950	.62722	.06272	3.0705	3.3195	1.50	4.67

Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
1.836	3	96	.146

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.103	3	.368	.932	.428
Within Groups	37.845	96	.394		
Total	38.948	99			

Multiple Comparisons

Tukey HSD

(I) Monthly income	(J) Monthly income	Monthly Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	Lower Bound	Upper Bound
Less than RM1000	RM1001-RM3000	-.28431	.46936	.930	-1.5115	-.9429	.9429
	RM3001-RM5000	-.27174	.45352	.932	-1.4575	-.9140	.9140
	RM5001 -Above	-.06190	.45648	.999	-1.2554	-1.1316	1.1316
RM1001- Less than RM1000		.28431	.46936	.930	-.9429	-1.5115	.9429

RM3000	RM3001-RM5000	.01257	.17821	1.000	-.4534	.4785
	RM5001 -Above	.22241	.18561	.629	-.2629	.7077
	Less than RM1000	.27174	.45352	.932	-.9140	1.4575
RM3001- RM5000	RM1001-RM3000	-.01257	.17821	1.000	-.4785	.4534
	RM5001 -Above	.20983	.14083	.448	-.1584	.5781
	Less than RM1000	.06190	.45648	.999	-1.1316	1.2554
RM5001 - Above	RM1001-RM3000	-.22241	.18561	.629	-.7077	.2629
	RM3001-RM5000	-.20983	.14083	.448	-.5781	.1584

Descriptive analysis revealed monthly income of RM1001-RM3000 had highest mean score (mean=3.2843, SD=.7790, n=17) compared to mean score of monthly income RM3001-RM5000 (mean=3.2717, SD=.6435, n=46), mean score of monthly income RM5001 and above (mean=3.0619, SD=.5272, n=35) and lastly mean score of monthly income less than RM1000 (mean=3.0000, SD=.2357, n=2). All groups of monthly income was assumed equal when Levene test show that $F(3,96)=1.836$, $p=.146$.

Result from one-way ANOVA shows that there was no significant different in monthly income on awareness among non-Muslim students towards takaful products, $F(3,96)=.932$, $p=.428$. Thus, it fails to reject null hypothesis at the alpha .05. Tukey HSD revealed that there was no significant different in any group of monthly income. Hence, this finding failed to reject null hypothesis. This showed that monthly income did not influence awareness among non-Muslim students towards takaful products.

Table 4.2.5 To examine any differences in occupation on awareness among non-Muslim students towards takaful products

Descriptive

	N	Mean	Std. Deviation	Std. Error	95% Interval for Mean	Confidence Interval for Mean	Minimum	Maximum
					Lower Bound	Upper Bound		
Self Employee	10	2.5000	.69832	.22083	2.0005	2.9995	1.50	3.17
Private Sector	80	3.2521	.52904	.05915	3.1344	3.3698	2.00	4.67
Government	10	3.4333	.86852	.27465	2.8120	4.0546	2.00	4.67
Total	100	3.1950	.62722	.06272	3.0705	3.3195	1.50	4.67

ANOVA

	Sum Squares	df	Mean Square	F	Sig.
Between Groups	5.659	2	2.829	8.245	.000
Within Groups	33.289	97	.343		
Total	38.948	99			

Multiple Comparisons

Games-Howell

(I)	(J)	Mean	Std.	Sig.	95% Confidence Interval	
Occupation	Occupation	Difference (I-J)	Error		Lower	Upper Bound
					Bound	

Self	Private Sector	-.75208*	.22861	.020	-1.3755	-.1287
Employee	Government	-.93333*	.35242	.042	-1.8364	-.0303
	Self	.75208*	.22861	.020	.1287	1.3755
Private Sector	Employee					
	Government	-.18125	.28095	.799	-.9533	.5908
	Self	.93333*	.35242	.042	.0303	1.8364
Government	Employee					
	Private Sector	.18125	.28095	.799	-.5908	.9533

*. The mean difference is significant at the 0.05 level.

Based on descriptive analysis table, respondents work at government received highest mean score (mean=3.4333, SD=.8685, n=10) followed by private sector's mean score (mean=3.2521, SD=.5290, n=80) and lastly self-employer (mean=2.5000, SD=.6983, n=10). However, Levene's test revealed that the homogeneity of variance assumption was violated ($p=.033$). As such, the Welch's F test was conducted. A one-way ANOVA of awareness among non-Muslim students towards takaful products showed a statistically significant different, $F(2,13.364)=5.479$, $p=.018$. This result reject null hypothesis at the alpha .05.

Since the homogeneity of variance was not met, post hoc comparison using Games-Howell procedure was used to determine which groups of the occupation means differed significantly. Games-Howell revealed group between self-employer and private sector was significant (mean difference=-.75201, $p<.05$), self-employer and government was significant (mean difference=-.93333, $p<.05$); and; private sector and government was not significant (mean difference=.18125, $p>.05$). These had

Female	30
Male	44

3.1280	.56833	.07597
3.2803	.69212	.10434

Universiti Utara Malaysia

Levene's t-test for Equality of Means
F-test for
equality
of
variances

F	Sig.	t	df	Sig.	Mean	Std.	95%
.	(2-	Difference	Error	Confidence			
	taile	n	Difference	Interval			of
	d)		n	the			
				Difference			

							Low	Upper
							r	r
Awareness	Equal	-					-	
	variances	1.2575	.26	1.2098	.230	-.15233	.12607	.4025
	assumed			8			0	.09785
ss	Equal	-					-	
	variances			82.5	.241	-.15233	.12907	.4090
	not assumed			41			6	.10441

Based on table 4.2.6, mean score of male respondents was slightly higher (mean=3.2803, SD=.6921) compared to mean score of female (mean=3.1280, SD=.5685). T-test was performed to determine any differences in male and female respondents on awareness among non-Muslim students towards takaful products. The result showed that there was no significant difference in awareness among non-Muslim students towards takaful products between male and female respondents, $t(98) = -1.208$, $p > .05$. Thus, the findings fail to reject null hypothesis at the alpha .05 level. This can be inferred as both male and female of non-Muslim students respondents in this study have equal awareness towards takaful products.

Awareness	Equal			.20				-	.2765
	variances	.001	.972	98	.840	.02563	.12646		
assumed				3				.22533	9
ss	Equal			.20	96.94			-	.2754
	variances	not		4	2	.839	.02563	.12587	
	assumed							.22420	6

Table 4.2.7 indicated that married respondents (mean=3.2068, SD=.6467) had higher mean score than single respondents (mean=3.1812, SD=.6104). Further analysis on T-test revealed that there was no significant different in both married and single marital status, $t(98)=.203$, $p>.05$. Therefore, fail to reject null hypothesis at alpha level of .05. This finding inferred that marital status has no influence on awareness among non-Muslim students towards takaful products.

4.4 The level of general knowledge of takaful among non-Muslim students at OUMKL towards takaful products.

In this study, descriptive statistic were used to measure the general knowledge of non-Muslim students about takaful products. From this result, we can know and measure the level of knowledge of non-Muslims students towards takaful products.

Following is the hypothesis that was tested:

Table 4.3.1 Takaful awareness among non-Muslim students of OUMKL

Awareness	Frequency (n=100)	Percentage (%)
Takaful knowledge		
Yes	71	71.0
No	29	29.0
Ability to distinguish between takaful and insurance		
Yes	39	39.0
No	61	61.0
Takaful/insurance policies signed up		
Family takaful	52	52.0
Life insurance	5	5.0
General takaful	15	15.0
General insurance	25	25.0
More than one takaful/insurance		

Takaful satisfaction

Yes	20	20.0
No	10	70.0
Unsure	70	10.0

Based on table 4.3.1, most of non-Muslim students have knowledge about what is takaful with represent 71% respondent are choose they know the takaful and balance 29% of respondent were not know what is takaful. However, most of them know takaful but they cannot differentiate between takaful and insurance. The result shows that 61% respondent cannot differentiate between takaful and insurance and yet 39% know the different between takaful and insurance.

In other question, result shows majority non-Muslim respondent were subscribed insurance rather than takaful. This is can measure by the policy that they subscribed. The result show that 52% of respondent have signed up life insurance and 15% respondent have signed up general insurance in insurance company. Meanwhile, only few respondent have signed up with takaful company, which is only 3% signed up for family takaful, 5%, for general takaful and another 25% respondent have signed up with more than one takaful or insurance. Pertaining to takaful satisfaction, only 20% respondent were satisfied with takaful while 10% were unsatisfied. Nonetheless, majority 70% of respondent were unsure.

Table 4.3.2 Level of takaful general knowledge among non-Muslim students.

Level	Frequency (n=100)	Percentage (%)
Low (1.00 – 2.99)	98	98.0
Moderate (3.00-3.99)	1	1.0
High (4.00 – 5.00)	1	1.0
Mean=1.030, SD=.223		

Table 4.3.1 shows the level of takaful general knowledge among non-Muslim students respondents (mean= 1.030, sd=0.223). Majority of non-Muslim students respondents demonstrated low level (98%,n=98) of takaful awareness, while each 1% (n=1) demonstrated moderate and high level of takaful awareness. Thus, this study concluded that level of takaful awareness among non-Muslim student's respondents of OUMKL was at low level.

4.5 Pearson correlation between takaful awareness, takaful understanding and takaful perception among non-Muslim students respondents in OUMKL (n=100)

Variables		Understanding	Perception	Awareness
Understanding	Pearson Correlation	1		
	Sig. (2-tailed)			
Perception	Pearson Correlation	.321**	1	
	Sig. (2-tailed)	.001		
Awareness	Pearson Correlation	.494**	.368**	1
	Sig. (2-tailed)	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed)

Table 4.4 shows Pearson correlation of takaful's awareness, understanding and perception. Based on Guildford's (1973) rule of thumb, there was positive and moderate linear correlation found between awareness and understanding ($r=.494$, $p<.01$). The result also showed a significant value of $p=.000$ which is lower than alpha at .01 level of significance, which suggest it was statistically significant. Similarly, there was positive and medium linear correlation between awareness and perception ($r=.368$, $p<.01$). The result also showed a significant value of $p=.000$ which is lower than alpha at .01 level of significance, revealed it was statistically

significant. Relationship between understanding and perception suggest a positive and low relationship ($r=.321$), with significant value of $p=.001$ which is lower than alpha at .01, portrayed it was statistically significant. Based on this analysis, statistically significant relationships were existed between awareness and understanding; awareness and perception; as well as understanding and perception.

Hence, this study inferred that awareness among non-Muslim students towards takaful product did correlated and influenced by understanding and perception towards takaful. In addition, understanding influenced perception of non-Muslims towards takaful products. Awareness among non-Muslims towards takaful could be developed after they well understanding on the products and benefits, and when they were given sufficient information and well-understand, this likely to improve their perception to subscribe takaful. By understanding takaful and its products, one may aware of the importance of having takaful and benefits it offers before can make decision to signing up to any takaful policy of choice. Similar reference done by Lee, Ling, Tan & Wong (2018), the result also similar which is due to the low awareness of Takaful in market lead to non-Muslims prefer conventional insurance, hence low market growth of non-Muslims in taking Takaful.

Further analysis was carried out to examine the contribution of predictor variable towards the variance of takaful awareness among non-Muslim student's respondents in OUMKL. Hence, multiple regressions were performed for this objectivity. A mathematical model for multiple regression was purposed as below:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e \quad \text{equation 1}$$

Y = takaful awareness

a = regression constant

β_1 = unstandardised beta coefficient for understanding

X_1 = occupation

B_2 = unstandardised beta coefficient for takaful perception

X_2 = takaful understanding

e = random error

4.5 To identify significant predictors toward the variance of awareness among non-Muslim students towards takaful products

Table 4.5 Multiple regression of takaful awareness

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.541 ^a	.293	.278	.53289

a. Predictors: (Constant), perception, understanding

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
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	Regression	11.402	2	5.701	20.075	.000 ^b
1	Residual	27.546	97	.284		
	Total	38.947	99			

a. Dependent Variable: awareness

b. Predictors: (Constant), perception, understanding

Coefficient

Model	Unstandardized		Standardized	T	Sig	95.0%		Collinearity	
	ed		d			Confidence		Statistics	
	Coefficients		Coefficients			Interval for B			
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
	(Constant)	.415	.449	.924	.358	-.477	1.307		
1	Understanding	.522	.113	.419	4.6430	.299	.746	.897	1.115
	Perception	.311	.120	.234	2.5931	.073	.549	.897	1.115

a. Dependent Variable: awareness

A significant regression equation was found [$F(2,97)=20.075$, $p=.000$] with the value of R^2 was .293 and adjusted R^2 was .278. These results explained that, only 29.3% and 27.8% of the variance in takaful awareness was predictable from understanding and perception. However, the value of adjusted R^2 was reported since it could give

better estimation predictor of population value. Therefore, 27.8% of understanding and perception explained the variance in takaful awareness.

Also, table 4.5 indicated that both takaful understanding, X2 ($t=4.643$, $p=.000$) and perception, X3 ($t=2.593$, $p<.05$) were found to be statistically significant predictors to the variance of takaful awareness. Unstandardized beta coefficient values were examined to identify the stronger predictors towards the variance of awareness. Based on table 4.4, takaful understanding ($\beta=.522$) was the strongest predictor to the variance of takaful awareness than takaful perception ($\beta=.311$). Thus, the final mathematical model of multiple regression of takaful awareness was as following:

$$Y = .415 + .522X_1 + .311X_2 + e \quad \text{equation 2}$$

Table 4.5 also reported multi-collinearity statistic for the independent variable; understanding and perception. Indicators for multi-collinearity were tolerance value and Variation Inflation Factor (VIF). There is no specific criterion for the tolerance and VIF values, but according to Hair et al. (2010), multi-collinearity is present if value of tolerance less than 0.10 and VIF value exceed 10. From table 4.4, both understanding and perception shared same tolerance value, .897. This high tolerance value indicates low multi-collinearity. Also, both understanding and perception shared same VIF value, 1.115. VIF value in this study less than 10.0, which means multi-collinearity did not attend. Based on tolerance value and VIF, hence, this study does not have any multi-collinearity problem among the independent variables.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.0 Introduction

In the previous chapter, the finding obtained through this research will be mention in this chapter and discussed in details. This chapter will end with the recommendations related to this study and conclusion for all research.

5.1 Summary of Findings

This study had determined the level of awareness, the relationship between the independent variable and the dependent variable (which referring to the awareness, understanding, and perception). This research focuses on non-Muslims students' awareness and data collected from non-Muslims students at OUMKL.

As mention in the previous chapter, 201 questionnaires were distributed and only 100 questionnaires able to get. All questionnaires that distribute to non-Muslim students are usable and fit for data analysis. Apart from that, this study also executes the following objectives:

1. To examine the significant different of demographic factor (age, gender, religion, marital status, highest educational level, monthly income and occupation) and awareness of non-Muslim students in OUMKL towards takaful products.

2. To examine the level of general knowledge among non-Muslim students in OUMKL towards the takaful products.
3. To investigate the relationship between awareness, understanding and perception towards non-Muslim students in OUMKL towards takaful products.
4. To explore the significant predictor towards variance of takaful awareness among non-Muslim students in OUMKL.

Besides, 10 research hypotheses were tested for this research and all the hypotheses tested using SPSS analysis. Sample descriptive test, Pearson correlation and multiple regression are using to find the result for this research. The result was clearly stated and discussed in the research finding in chapter 4.

- 5.1.1 The relationship between the demographic factor (i.e. gender, age, religions, marital status, highest education, monthly income and occupation) and the awareness of non-Muslim students in OUMKL

The first research objective was to measure on any differences between the demographic factors, which are age, gender, marital status, religion, highest educational level, monthly income, and occupations dealing with takaful awareness among non-Muslim. This study had listed out H 1a, Ha 2a, Ha 3a, Ha 4a, Ha 5a, Ha 6a, and Ha 7a. In addition, the results show few of the demographic factors have significantly different towards takaful awareness. Therefore, H3 and H7 were

accepted in this study, which is religion and occupations. It found that for age, gender, marital status, higher educational level, and monthly income have no significant difference in takaful awareness among non-Muslim students. This can concluded that the null hypotheses developed for these hypotheses are failed to be rejected.

Meanwhile, the result of hypotheses that are highly significant are religions and occupation towards takaful awareness. The null hypotheses developed in this study were rejected and accepts the alternative hypotheses. For religions, Buddhist influenced more to awareness compared to other religions such as Christian, Hindu, and others. It supported by Abdifatah (2015), in which the study also found that religion is the most important difference in Islamic banking products and services. Moreover, for occupation, the result had shown that group between self- employers and the private sector were significant and same goes to between the self-employer and government significant. However, the private sector and government shows not significant to each other.

5.1.2 Level of general Knowledge of non-Muslim students in OUMKL

The second objective in this study found that most of the OUMKL students know what is takaful which represent 71% respondent had answered to ‘know the takaful’ and the balance of respondent does not ‘know what is takaful’. However, most of the non-Muslim students cannot differentiate between takaful and insurance. The result

shows only 39% of the respondent can differentiate takaful and insurance and balance of 61% of respondent cannot differentiate takaful and insurance. It also supported by Izzati & Hendon (2015), found a similar result when they conduct the research on perception non-Muslim towards takaful. The result also has shown that non-Muslim know what is takaful but still the perception about takaful products still showing low.

5.1.3 The Relationship between understanding and perceptions on takaful awareness among non- Muslim students at OUMKL

The third research objective was to examine the relationship between understanding and perception of takaful awareness among non-Muslim students at OUMKL. The result has shown a significant relationship between awareness and understanding, awareness and perception as well as understanding and perception. It is evident that was positive correlation between awareness and understanding ($r = .494$, $p < .01$) and ($r = .368$, $p < .01$) is the positive correlation for awareness and perception. The result also showed a relationship between two independent variables which is understanding and perception ($r = .321$, $p < .01$).

From this research, awareness did correlation and has influenced the independent variable which is understanding and the perception towards takaful. Besides, both independent variables have influence each other which is, understanding influenced the perception of non-Muslim towards takaful.

In this case, the independent and dependent variable closely related. This may happened because, in order to increase the awareness among non-Muslim, they need to have the knowledge and well understanding on takaful. Besides, understanding influenced perception non-Muslim toward takaful awareness.

5.1.4 The significant predictors toward the variance of awareness among non-Muslim students towards takaful products.

The final research objective was to find significant predictors toward the variable. The results show that takaful understanding, X2 ($t=4.643$, $p=.000$) and perception, X3 ($t=2.593$, $p<.05$) were found to be statistically significant predictors to the variance of takaful awareness. It showed that understanding was the strongest predictor to the variance of takaful awareness than takaful perception. It also supported by (Mohamed Musse, 2015), understanding the greater awareness of Islamic Banking products and services among non-Muslim students.

5.2 Recommendation

Based on this research, there are few recommendation and suggestion provided for the future researcher. Firstly, in this study's scope was limited to three variable, which focuses on the awareness, understanding, and perceptions. It is highly recommended for the next researcher to add more variables to determine the level of takaful awareness among non-Muslims society. Hence, by adding more variables,

will give better result in the future. Besides, researcher also can focus on customer satisfaction or factor that influence non-Muslim society towards takaful products.

Secondly, this study had focused on the specific participants in one location and specific respondent only. Because of that, the results and findings of this study cannot generalized to another non-Muslim in other geographical regions in Malaysia. Thus, it recommended to other researchers to expend the number of the respondent and cover a wider geographical area. By doing this, the research could be improved and more accurate.

Thirdly, future researcher recommended using a cross-sectional survey. By using this method, the researcher can use these chances to spread the information about takaful and helping the consumer to have a good perception towards takaful.

Lastly, takaful operator and takaful agent should play the main roles to spread the knowledge to increase the understanding of takaful towards non-Muslim consumer and Muslim consumer. Takaful operator needs to be aggressive to marketing takaful products by using high-profile media campaigns such as television advertisement and in social media like Facebook and Instagram.

5.3 Conclusion

This research is to determine the takaful awareness among non-Muslim students and explore the independent variable, which is understanding and perception. This study collect data from 100 respondent and data collected were analyzed by using SPSS.

From this research, the relationship between awareness and understanding and awareness and perception can be concluded. However, there is a low linear correlation between awareness and understanding and awareness and perceptions. In additions, the result also found that religion and occupation give have significant different towards takaful products.

However, non-Muslim students in OUMKL still lack the knowledge of takaful because their only know takaful but most of them cannot differentiate takaful and insurance. Moreover, the result shows the majority of non-Muslim students subscribed insurance rather than takaful. It can conclude that most of the non-Muslim students still have low awareness and lack of understanding and perceptions towards takaful.

Besides, the independent and dependent variables show the existed relationship. Awareness of takaful can increase when the non-Muslim consumer had a good understanding. Moreover, awareness also will improve on the non-Muslim

perception towards takaful products and its industry. Then, a holistic understanding also may influence the good perceptions of non-Muslim towards takaful products.



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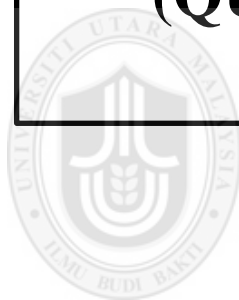
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APPENDIX A

(QUESTIONNAIRE)



UUM
Universiti Utara Malaysia



AWARENESS OF TAKAFUL PRODUCTS AMONG NON-MUSLIM STUDENTS AT OPEN UNIVERSITY MALAYSIA (OUM), KUALA LUMPUR

Dear Sir/Madam,

TO WHOM IT MAY BE CONCERN

I am a postgraduate student on University Utara Malaysia, and currently conducting a survey on factor awareness non-Muslims consumer towards takaful products. Research is focusing on students at Open University Malaysia (OUM), Kuala Lumpur. The questionnaire divided into three sections and you are kindly requested to answer the question in all of the sections. Kindly, help by completing this questionnaire as accurately as possible. Please note that your responses will be treated with utmost confidentiality and would be used purely for academic purposes.

We highly appreciate your co-operations. Thank you in participation of your response.

Yours sincerely,

Nurul Ameera Binti Mohd Azmi
Master Islamic Finance and Banking
Islamic Business School
University Utara Malaysia
Kuala Lumpur
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SECTION A : DEMOGRAPHIC PROFILE

1 Age/Umur:

<input type="checkbox"/>	less than 25 years/ Kurang dari 25 tahun
<input type="checkbox"/>	26-35
<input type="checkbox"/>	36-50
<input type="checkbox"/>	51-above/ 51 dan keatas

2 Sex/Jantina:

<input type="checkbox"/>	Female/Perempuan
<input type="checkbox"/>	Male/Lelaki

3 Religion/Agama:

<input type="checkbox"/>	Buddhist/Buddha
<input type="checkbox"/>	Christian/Kristian
<input type="checkbox"/>	Hindu
<input type="checkbox"/>	Others/Lain-lain

4 Marital Status/Status perkahwinan:

<input type="checkbox"/>	Married/Berkahwin
<input type="checkbox"/>	Single/Bujang

5 Highest Education Level/Tahap pendidikan tertinggi:

<input type="checkbox"/>	STPM/A-LEVEL /Foundation/Asasi
<input type="checkbox"/>	Diploma, Advance Diploma/Diploma Lanjutan
<input type="checkbox"/>	Bachelor Degree/Ijazah Sarjana Muda
<input type="checkbox"/>	Master Degree/Ijazah Sarjana
<input type="checkbox"/>	PHD Degree/Ijazah PhD
<input type="checkbox"/>	Others/Lain-lain

6 Monthly Income Range/Pendapatan bulanan:

<input type="checkbox"/>	Less than RM1000/Kurang dari RM1000
<input type="checkbox"/>	RM1001-RM3000
<input type="checkbox"/>	RM3001-RM5000
<input type="checkbox"/>	RM5001 -Above/RM5001 dan Keatas

7 Occupation/Pekerjaan:

<input type="checkbox"/>	Self-Employee/ Bekerja sendiri
<input type="checkbox"/>	Private Sector/Sektor Swasta
<input type="checkbox"/>	Government/Kerajaan

Section B: General Knowledge of takaful

For the following questions, please answer by placing a () in the box provided

Untuk soalan berikut, sila jawab dengan meletakkan () dalam kotak yang disediakan

- 1 Do you know about takaful ?/ Adakah anda tahu tentang takaful?

	Yes/Ya
	No/Tidak

- 2 Do you know the difference between takaful and insurance?
Adakah anda tahu perbezaan antara takaful dan insurans?

	Yes/Ya
	No/Tidak

- 3 Which of the following policies/certificate have you taken?
Antara policy/ sijil berikut yang manakah yang anda ambil?

	Family Takaful
	Life Insurance
	General Takaful
	General Insurance

- 4 If you taken takaful, were you satisfied with it?
Sekiranya anda mengambil Takaful, adakah anda berpuas hati dengannya?

	Yes/Ya
	No/Tidak

Section C: Please CIRCLE one number according to the following 5- point Linkert scale, with 1-strongly Disagree and 5- Strongly Agree that best describe your level of argument with the following statement (Sila bulatkan satu nombor berdasarkan 5 pilihan skala Linkert, dengan 1-sangat tidak setuju yang menerangkan aras hujah anda berdasarkan kenyataan berikut)

Strongly disagree <i>Sangat tidak setuju</i>	Disagree <i>tidak setuju</i>	Not sure <i>Tidak pasti</i>	Agree <i>setuju</i>	Strongly agree <i>Sangat setuju</i>
1	2	3	4	5

1) Awareness non-Muslim consumer towards takaful products (Kesedaran pengguna bukan Islam terhadap produk takaful)

No (Bil)	Statement (Kenyataan)	SD	D	N	A	SA
1	I am aware the transparent takaful operations and concepts. Saya sedar ketelusan operasi dan konsep takaful	1	2	3	4	5
2	Muslim and non-Muslims accept takaful products and services Orang Islam dan orang bukan Islam menerima produk dan perkhidmatan takaful	1	2	3	4	5
3	I am aware takaful companies and agents provide information that is correct and appropriate to all users. Saya sedar tentang syarikat dan ejen takaful memberikan maklumat yang betul dan sesuai untuk semua pengguna.	1	2	3	4	5
4	Takaful companies are well established locally and globally Syarikat-syarikat takaful berdiri teguh di dalam negara dan di peringkat global.	1	2	3	4	5
5	I am confident to choose takaful because of its image and reputation. Saya yakin untuk memilih takaful kerana imej dan reputasi.	1	2	3	4	5
6	Consciousness about takaful products offered by takaful companies. Kesedaran mengenai produk takaful yang ditawarkan oleh syarikat takaful	1	2	3	4	5

2) Understanding non-Muslim consumer towards takaful product (Kefahaman pengguna bukan Islam terhadap takaful produk)

No (Bil)	Statement (Kenyataan)	SD	D	N	A	SA
1	Takaful companies conduct according to Syariah Law. Syarikat takaful dikendalikan menurut undang-undang Syariah	1	2	3	4	5
2	Takaful prohibit all transactions that have uncertainty and hidden charge. Takaful melarang semua transaksi yang mempunyai ketidakpastian dan caj tersembunyi	1	2	3	4	5
3	Takaful has two concepts, namely ta'wun (joint contributions) and tabarru '(donation). Takaful mempunyai dua konsep iaitu ta'wun (sumbangan bersama) dan tabarru '(derma).	1	2	3	4	5
4	Takaful is an innovative products from the insurance. Takaful adalah produk yang inovatif daripada insurans.	1	2	3	4	5
5	Takaful contribute fund to the social welfare (donation to others contributions). Takaful menyumbang dana kepada kebajikan sosial (sumbangan kepada sumbangan orang lain)	1	2	3	4	5
6	Term and condition in takaful certificate are different with insurance policy. Terma dan syarat dalam sijil takaful adalah berbeza dengan polisi insurans	1	2	3	4	5

3) Perceptions non-Muslim consumer towards takaful product. (Persepsi pengguna bukan Islam terhadap takaful)

No	Statement	SD	D	N	A	SA
1	Religion is important to choice of takaful or insurance. Agama adalah penting untuk memilih takaful atau insurans	1	2	3	4	5
2	Takaful company are able to compete with insurance company globally. Syarikat takaful dapat bersaing dengan syarikat insurans di peringkat global.	1	2	3	4	5
3	There is a very high potential of takaful products in Malaysia. Terdapat potensi yang sangat tinggi bagi produk takaful di Malaysia	1	2	3	4	5
4	Takaful cost more cheaper and affordable than insurance. Kos takaful lebih murah dan berpatutan daripada insurans	1	2	3	4	5
5	Takaful offer more benefit products than insurance. Takaful menawarkan lebih banyak manfaat produk daripada insurans	1	2	3	4	5
6	Good promotion and advertising have influence me to select takaful. Promosi dan pengiklanan yang baik telah mempengaruhi saya untuk memilih takaful.	1	2	3	4	5

APPENDIX B

(REABILITY TEST)



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(A) Reliability Test For Awareness

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.873	.874	6

Item Statistics

	Mean	Std. Deviation	N
operation & concept transparency	4.2667	.96115	15
Muslim non Muslim acceptance	3.6000	.91026	15
correct information of takaful	3.8000	.77460	15
establishment of takaful comp	3.8000	.86189	15
Confidentiality	3.9333	.88372	15
Consciousness	3.8000	.94112	15

B) Reliability Test For Understanding

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.889	.894	6

Item Statistics

	Mean	Std. Deviation	N
Syariah law principle	4.2000	.77460	15
prohibit uncertainty & hidden charge	4.1333	.83381	15
concept of takaful	3.9333	.88372	15
innovative product	4.0000	.92582	15
fund contribution	4.2000	.67612	15
terms & conditions	4.2000	.86189	15

C) Reliability Test For Perception.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.894	.907	6

Item Statistics

	Mean	Std. Deviation	N
religion counterpart	3.4667	1.12546	15
Competition	3.8667	.63994	15
high potential	3.9333	.79881	15
Cost	3.4000	1.05560	15
Benefit	3.4667	.99043	15
Promotion	3.3333	1.11270	15

APPENDIX C

(DESCRIPTIVE STATISTIC)



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A) Demographic Factor

Statistics

		Age	Gender	Religion	Marital status	Education Level
N	Valid	100	100	100	100	100
	Missing	0	0	0	0	0
Mean		2.5000	1.4400	2.2900	1.4600	3.3400
Std. Deviation		.71774	.49889	.95658	.50091	.51679
Percentiles	100	4.0000	2.0000	4.0000	2.0000	5.0000

Statistics

		Monthly income	Occupation
N	Valid	100	100
	Missing	0	0
Mean		3.1400	2.0000
Std. Deviation		.76568	.44947
Percentiles	100	4.0000	3.0000

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 25 years	4	4.0	4.0	4.0
26-35	51	51.0	51.0	55.0
Valid 36-50	36	36.0	36.0	91.0
51-above	9	9.0	9.0	100.0
Total	100	100.0	100.0	

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	56	56.0	56.0	56.0
Valid Male	44	44.0	44.0	100.0
Total	100	100.0	100.0	

Religion

	Frequency	Percent	Valid Percent	Cumulative Percent
Buddhist	29	29.0	29.0	29.0
Christian	19	19.0	19.0	48.0
Valid Hindu	46	46.0	46.0	94.0
Others	6	6.0	6.0	100.0
Total	100	100.0	100.0	

Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	54	54.0	54.0	54.0
Valid single	46	46.0	46.0	100.0
Total	100	100.0	100.0	

Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Degree	68	68.0	68.0	68.0
Valid Master	30	30.0	30.0	98.0
Valid PhD	2	2.0	2.0	100.0
Total	100	100.0	100.0	

Monthly income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than RM1000	2	2.0	2.0	2.0
Valid RM1001-RM3000	17	17.0	17.0	19.0
Valid RM3001-RM5000	46	46.0	46.0	65.0
Valid RM5001 -Above	35	35.0	35.0	100.0
Total	100	100.0	100.0	

Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Self Employee	10	10.0	10.0	10.0
Private Sector	80	80.0	80.0	90.0
Government	10	10.0	10.0	100.0
Total	100	100.0	100.0	

B) Level General Knowledge

Statistics

	know abt takaful	takaful vs insurance	policy taken	takaful satisfaction
N	Valid 100	100	100	100
	Missing 0	0	0	0
Mean	1.2900	1.6100	3.0700	2.5000
Std. Deviation	.45605	.49021	1.34281	.81029
Percentiles 100	2.0000	2.0000	5.0000	3.0000

Takaful Knowledge

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	71	71.0	71.0	71.0
No	29	29.0	29.0	100.0
Total	100	100.0	100.0	

Takaful Vs Insurance

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	39	39.0	39.0	39.0
Valid No	61	61.0	61.0	100.0
Total	100	100.0	100.0	

Policy Taken

	Frequency	Percent	Valid Percent	Cumulative Percent
family takaful	3	3.0	3.0	3.0
life insurance	52	52.0	52.0	55.0
Valid general takaful	5	5.0	5.0	60.0
general insurance	15	15.0	15.0	75.0
more than 1 takaful/insurance	25	25.0	25.0	100.0
Total	100	100.0	100.0	

Takaful Satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	20	20.0	20.0	20.0
no	10	10.0	10.0	30.0
Valid unsure	70	70.0	70.0	100.0
Total	100	100.0	100.0	



APPENDIX D

(ONE-WAY ANOVA)



Universiti Utara Malaysia

A) ANOVA Test For Age Group

ANOVA

awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.212	3	.071	.175	.913
Within Groups	38.736	96	.403		
Total	38.948	99			

Robust Tests of Equality of Means

awareness

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	.140	3	14.399	.935

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
less than 25 years	26-35	.13399	.32983	.977	-.7284
	36-50	.12963	.33479	.980	-.7457
	51-above	.25926	.38172	.905	-.7388
26-35	less than 25 years	-.13399	.32983	.977	-.9964
	36-50	-.00436	.13827	1.000	-.3659
	51-above	.12527	.22966	.948	-.4752
36-50	less than 25 years	-.12963	.33479	.980	-1.0050
	26-35	.00436	.13827	1.000	-.3572
	51-above	.12963	.23673	.947	-.4893
51-above	less than 25 years	-.25926	.38172	.905	-1.2573
	26-35	-.12527	.22966	.948	-.7257
	36-50	-.12963	.23673	.947	-.7486

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Age	(J) Age	95% Confidence Interval
		Upper Bound
less than 25 years	26-35	.9964
	36-50	1.0050
	51-above	1.2573
26-35	less than 25 years	.7284
	36-50	.3572
	51-above	.7257
36-50	less than 25 years	.7457
	26-35	.3659
	51-above	.7486
51-above	less than 25 years	.7388
	26-35	.4752
	36-50	.4893

B) ANOVA test for Religion

ANOVA

awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.862	3	1.287	3.523	.018
Within Groups	35.085	96	.365		
Total	38.948	99			

Robust Tests of Equality of Means

awareness

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	3.474	3	40.287	.025

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Religion	(J) Religion	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Buddhist	Christian	-.34332	.17843	.225	-.8098	.1232
	Hindu	-.41292*	.14334	.025	-.7877	-.0381
	Others	-.62548	.27113	.104	-1.3344	.0834
Christian	Buddhist	.34332	.17843	.225	-.1232	.8098
	Hindu	-.06960	.16486	.975	-.5007	.3615
	Others	-.28216	.28310	.752	-1.0224	.4580
Hindu	Buddhist	.41292*	.14334	.025	.0381	.7877
	Christian	.06960	.16486	.975	-.3615	.5007
	Others	-.21256	.26241	.850	-.8986	.4735
Others	Buddhist	.62548	.27113	.104	-.0834	1.3344
	Christian	.28216	.28310	.752	-.4580	1.0224
	Hindu	.21256	.26241	.850	-.4735	.8986

*. The mean difference is significant at the 0.05 level.

C) ANOVA test for Education Level

ANOVA

awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.557	2	.279	.704	.497
Within Groups	38.390	97	.396		
Total	38.948	99			

Robust Tests of Equality of Means

awareness

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	1.076	2	45.707	.349

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Education Level	(J) Education Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Degree	Master	.10948	.13789	.708	-.2187
	PhD	-.36275	.45134	.702	-1.4370
Master	Degree	-.10948	.13789	.708	-.4377
	PhD	-.47222	.45943	.561	-1.5658
PhD	Degree	.36275	.45134	.702	-.7115
	Master	.47222	.45943	.561	-.6213

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Education Level	(J) Education Level	95% Confidence Interval
		Upper Bound
Degree	Master	.4377
	PhD	.7115
Master	Degree	.2187
	PhD	.6213
PhD	Degree	1.4370
	Master	1.5658

D) ANOVA test for Monthly Income

ANOVA

awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.103	3	.368	.932	.428
Within Groups	37.845	96	.394		
Total	38.948	99			

Robust Tests of Equality of Means

awareness

	Statistic ^a	df1	df2	Sig.
Brown-Forsythe	1.146	3	44.332	.341

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Tukey HSD

(I) Monthly income	(J) Monthly income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Less than RM1000	RM1001-RM3000	-.28431	.46936	.930	-1.5115
	RM3001-RM5000	-.27174	.45352	.932	-1.4575
	RM5001 -Above	-.06190	.45648	.999	-1.2554
RM1001-RM3000	Less than RM1000	.28431	.46936	.930	-.9429
	RM3001-RM5000	.01257	.17821	1.000	-.4534
	RM5001 -Above	.22241	.18561	.629	-.2629
RM3001-RM5000	Less than RM1000	.27174	.45352	.932	-.9140
	RM1001-RM3000	-.01257	.17821	1.000	-.4785
	RM5001 -Above	.20983	.14083	.448	-.1584
RM5001 -Above	Less than RM1000	.06190	.45648	.999	-1.1316
	RM1001-RM3000	-.22241	.18561	.629	-.7077
	RM3001-RM5000	-.20983	.14083	.448	-.5781

Dependent Variable: awareness

Tukey HSD

(I) Monthly income	(J) Monthly income	95% Confidence Interval
		Upper Bound
Less than RM1000	RM1001-RM3000	.9429
	RM3001-RM5000	.9140
	RM5001 -Above	1.1316
RM1001-RM3000	Less than RM1000	1.5115
	RM3001-RM5000	.4785
	RM5001 -Above	.7077
RM3001-RM5000	Less than RM1000	1.4575
	RM1001-RM3000	.4534
	RM5001 -Above	.5781
RM5001 -Above	Less than RM1000	1.2554
	RM1001-RM3000	.2629
	RM3001-RM5000	.1584

E) ANOVA Test For Occupations

ANOVA

Awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.659	2	2.829	8.245	.000
Within Groups	33.289	97	.343		
Total	38.948	99			

Robust Tests of Equality of Means

Awareness

	Statistic ^a	df1	df2	Sig.
Welch	5.479	2	13.364	.018
Brown-Forsythe	4.821	2	18.963	.020

a. Asymptotically F distributed.

Multiple Comparisons

Dependent Variable: awareness

Games-Howell

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Self Employee	Private Sector	-.75208 [*]	.22861	.020	-1.3755
	Government	-.93333 [*]	.35242	.042	-1.8364
Private Sector	Self Employee	.75208 [*]	.22861	.020	.1287
	Government	-.18125	.28095	.799	-.9533
Government	Self Employee	.93333 [*]	.35242	.042	.0303
	Private Sector	.18125	.28095	.799	-.5908

Multiple Comparisons

Dependent Variable: awareness

Games-Howell

(I) Occupation	(J) Occupation	95% Confidence Interval
		Upper Bound
Self Employee	Private Sector	-.1287 [*]
	Government	-.0303 [*]
Private Sector	Self Employee	1.3755 [*]
	Government	.5908
Government	Self Employee	1.8364 [*]
	Private Sector	.9533

*. The mean difference is significant at the 0.05 level.

APPENDIX E

(T-Test)



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A) T-Test for Gender

Group Statistics

Gender	N	Mean	Std. Deviation	Std. Error Mean
Female	56	3.1280	.56853	.07597
Male	44	3.2803	.69212	.10434

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
awareness	Equal variances assumed	1.257	.265	-1.208	98
	Equal variances not assumed			-1.180	82.541

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
awareness	Equal variances assumed	.230	-.15233	.12607
	Equal variances not assumed	.241	-.15233	.12907

Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Awareness	Equal variances assumed	-.40250	.09785
	Equal variances not assumed	-.40906	.10441

B) T-Test for Marital Status

Group Statistics

Marital status	N	Mean	Std. Deviation	Std. Error Mean
Married	54	3.2068	.64666	.08800
single	46	3.1812	.61043	.09000

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Awareness	Equal variances assumed	.001	.972	.203	98
	Equal variances not assumed			.204	96.942

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
awareness	Equal variances assumed	.840	.02563	.12646
	Equal variances not assumed	.839	.02563	.12587

Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
awareness	Equal variances assumed	-.22533	.27659
	Equal variances not assumed	-.22420	.27546